

**SUPPLEMENTAL REPORT**  
**OF THE**  
**2002**  
**HEALTH INSURANCE MARKET**  
**IN**  
**NEW HAMPSHIRE**

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## **INTRODUCTION**

In 2002, the Insurance Commissioner issued a bulletin requiring all New Hampshire licensed health insurance companies, health maintenance organizations, fraternal benefit societies, and third party administrators to submit a supplemental report to their annual report detailing their coverage offered in New Hampshire. By law, the Insurance Commissioner is authorized to prescribe the format and content of financial and other reports filed by insurers licensed in New Hampshire. The data submitted in the supplemental report is critical to understanding and evaluating the New Hampshire's health insurance market.

Recently, concerns about premium increases have strengthened the need for the submission of market-based information. To regulate and report on the condition of the insurance market, the Commissioner must understand the population served by the market, trends in utilization, and the costs associated with the different markets and different regions of the state. The data reported in the supplemental report provides a means of understanding the distribution of insurance in New Hampshire on a geographical and market segment basis, the market share of carriers on a geographical and market segment basis, and the loss ratios associated with different market segments and different geographic areas.

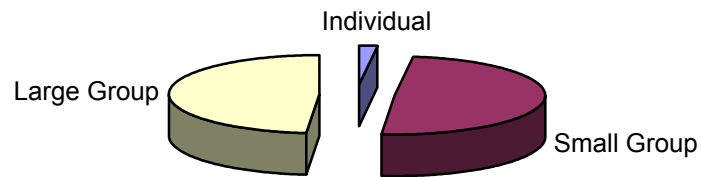
## **HISTORY**

The first round of supplemental report filings occurred on May 1, 2002, and included data from calendar year 2001. Under the bulletin, the May 1, 2002 filing date applied only to licensed non-profit health service corporations and licensed health maintenance organizations. All other licensed health carriers filed in 2003. Although the 2002 Supplemental Report includes the filings of all licensed health carriers, it should be noted that because this was the first filing year and the Bulletin required best efforts, rather than strict compliance for the first filing year, data quality issues exist with respect to some of the filings. The report should be reviewed with this limitation in mind.

## **COMPONENTS OF SUPPLEMENTAL REPORT**

This supplemental report is broken down into five sections. The first section addresses the distribution in New Hampshire's insurance market segments, including the fully insured and self-insured market segments. Section 2 of the report shows the statewide small group market distribution by the size of the groups, the covered lives, the premiums, the claims, the per member per month premiums and the loss ratios. The third section of the report covers the statewide market distribution and reports on the total premium paid, the claims, the per-member per month premiums, and the loss ratios by geographical location and by market segment. The fourth section of the report shows the statewide distribution of covered lives by type of coverage, and the fifth section reports on state market share.

### NH Fully Insured Health Insurance Market Distribution



Individual	7,119	2%
Small Group	192,844	50%
Large Group	188,269	48%

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Statewide Market Share by Company (Large Group (by Zip Area -9)

Statewide Market Share by Company (Small Group (by Zip Area -9)

Statewide Market Share by Area Individual Market



## **INTRODUCTION**

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## Statewide Group Market Distribution

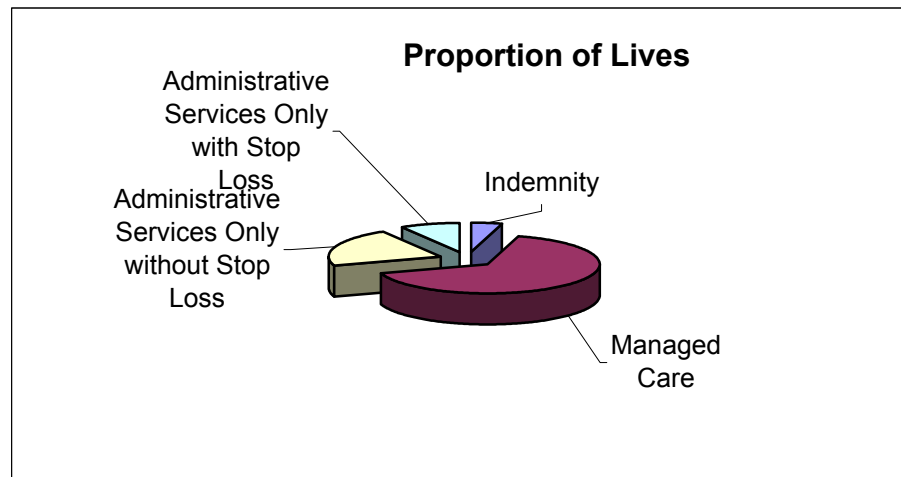
Market	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Small Group	211,343	535,398	433,112	211.11	39%	81%
Large Group	333,913	860,553	747,579	214.76	61%	87%
Total	545,256	1,395,951	1,180,691	213.35	100%	85%

## Statewide Fully Insured Market Distribution

Market	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Small Group	192,844	498,848	390,092	215.57	51%	78%
Large Group	188,269	535,745	445,709	237.14	49%	83%
Total	381,113	1,034,593	835,801	226.22	100%	81%

## Statewide Fully Insured Market Distribution

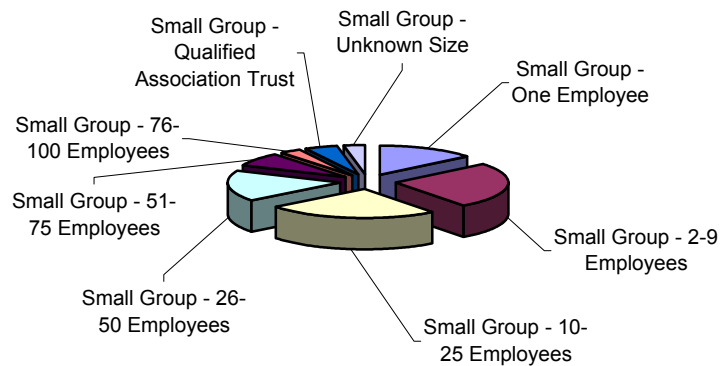
Type of Coverage	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Indemnity	25,041	43,045	34,735	143.25	4%	81%
Managed Care	373,095	1,024,509	823,014	228.83	66%	80%
Administrative Services Only without Stop Loss	120,512	246,933	228,712	170.75	21%	93%
Administrative Services Only with Stop Loss	49,055	125,276	125,856	212.81	9%	100%
<b>TOTAL</b>	<b>567,703</b>	<b>1,439,763</b>	<b>1,212,317</b>	<b>211.34</b>	<b>100%</b>	<b>84%</b>



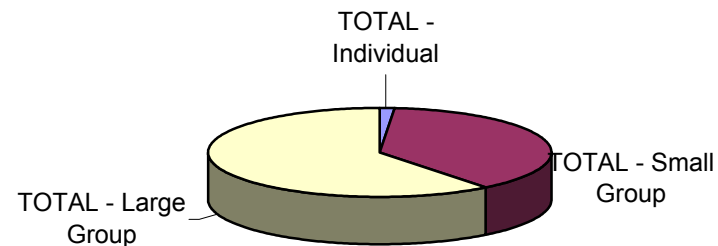
## Distribution of Covered Lives by Market

Market	Small Group Detail	Individual Detail	Market Summary
Small Group - One Employee	29,759		
Small Group - 2-9 Employees	53,900		
Small Group - 10-25 Employees	52,466		
Small Group - 26-50 Employees	36,307		
Small Group - 51-75 Employees	15,967		
Small Group - 76-100 Employees	6,603		
Small Group - Qualified Association Trust	10,122		
Small Group - Unknown Size	6,219		
TOTAL - Individual		7,119	
TOTAL - Small Group		211,343	
TOTAL - Large Group		333,913	

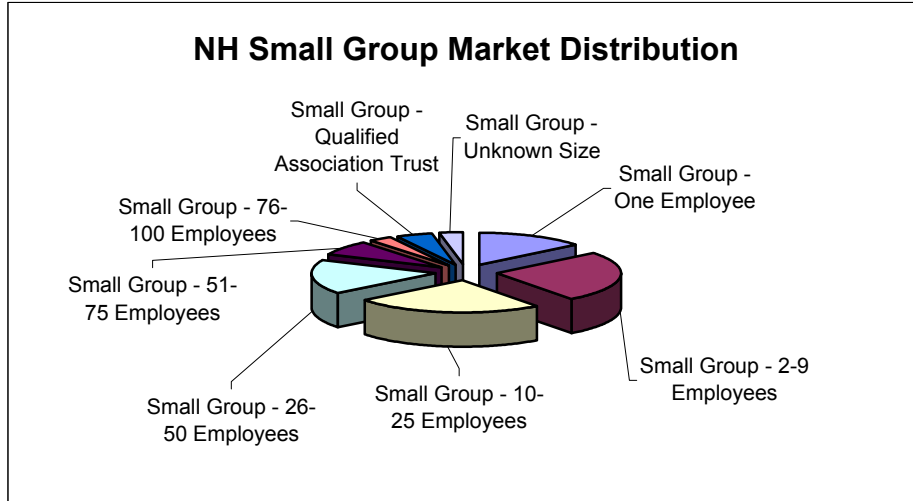
**Distribution of Small Group Market**



**Statewide Market Distribution**



# Distribution of Covered Lives by Market



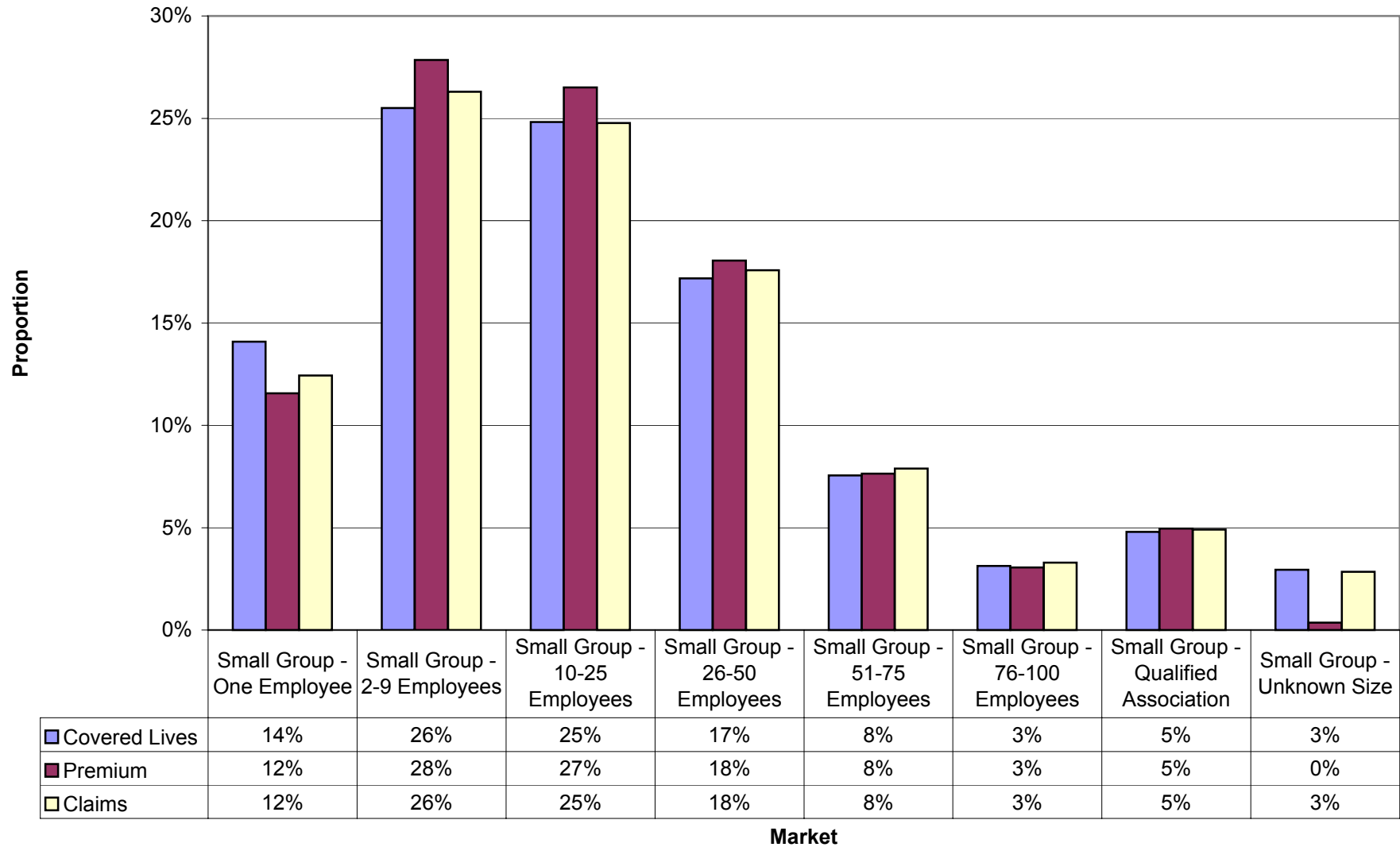
Small Group - One Employee	29,759	14%
Small Group - 2-9 Employees	53,900	26%
Small Group - 10-25 Employees	52,466	25%
Small Group - 26-50 Employees	36,307	17%
Small Group - 51-75 Employees	15,967	8%
Small Group - 76-100 Employees	6,603	3%
Small Group - Qualified Association Trust	10,122	5%
Small Group - Unknown Size	6,219	3%
<b>TOTAL - Small Group</b>	<b>211,343</b>	<b>100%</b>



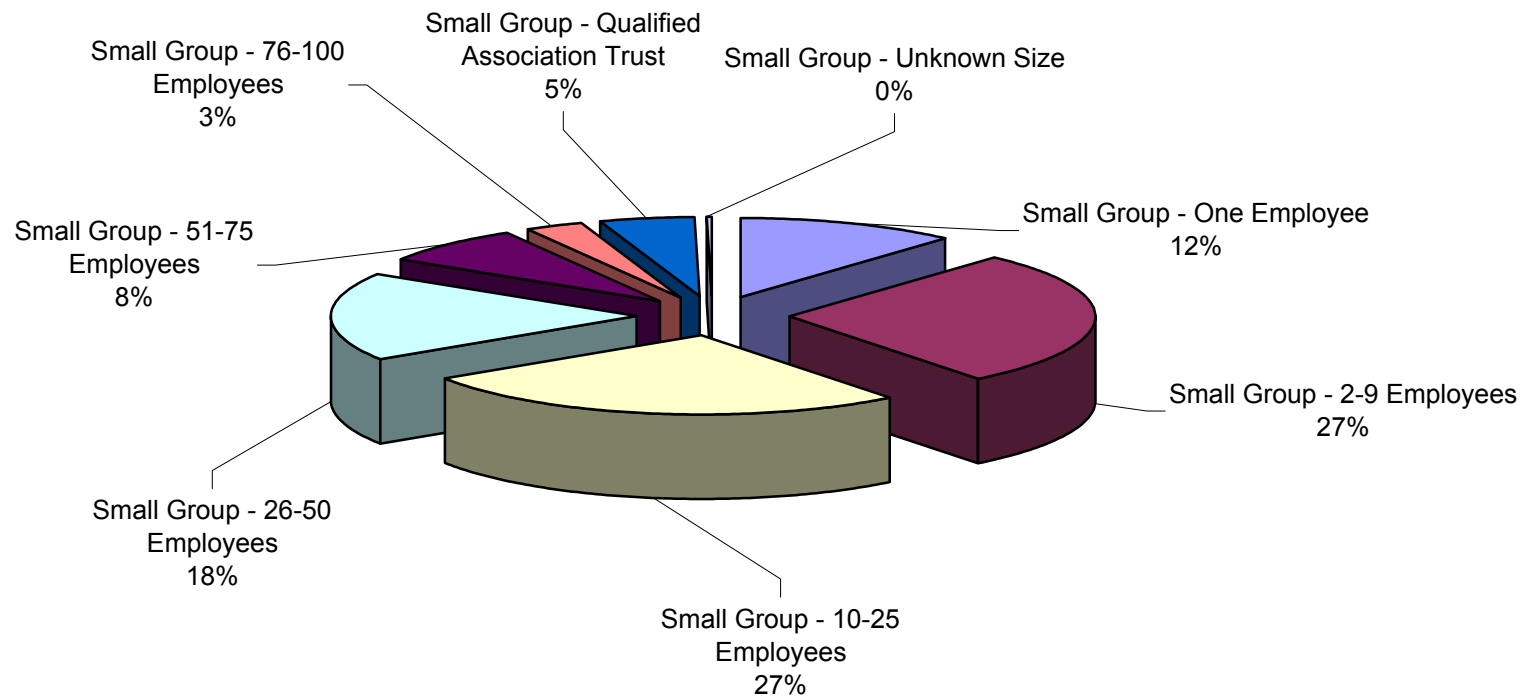
## Statewide Small Group Market Distribution

Market	Covered Lives	Premium (000)	Claims (000)	PMPM	Loss Ratio	PMPM Index	Loss Ratio Index
Small Group - One Employee	29,759	61,917	53,836	173.38	87%	0.82	1.07
Small Group - 2-9 Employees	53,900	149,105	113,901	230.53	76%	1.09	0.94
Small Group - 10-25 Employees	52,466	141,954	107,279	225.47	76%	1.07	0.93
Small Group - 26-50 Employees	36,307	96,650	76,128	221.83	79%	1.05	0.97
Small Group - 51-75 Employees	15,967	40,934	34,159	213.64	83%	1.01	1.03
Small Group - 76-100 Employees	6,603	16,358	14,237	206.44	87%	0.98	1.08
Small Group - Qualified Association Trust	10,122	26,532	21,262	218.43	80%	1.03	0.99
Small Group - Unknown Size	6,219	1,949	12,310	26.11	632%	0.12	7.81
TOTAL - Small Group	211,343	535,398	433,112	211.11	81%	1.00	1.00

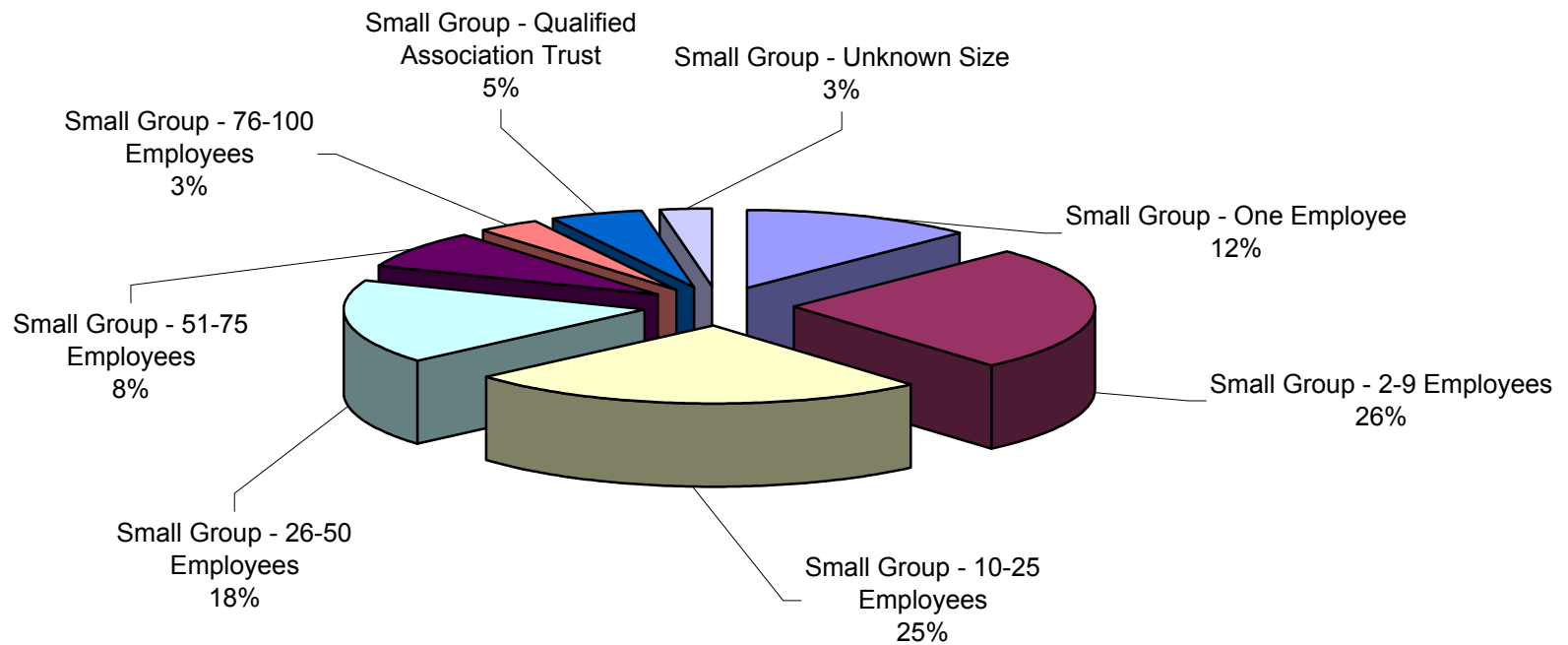
## Statewide Small Group Market Distribution



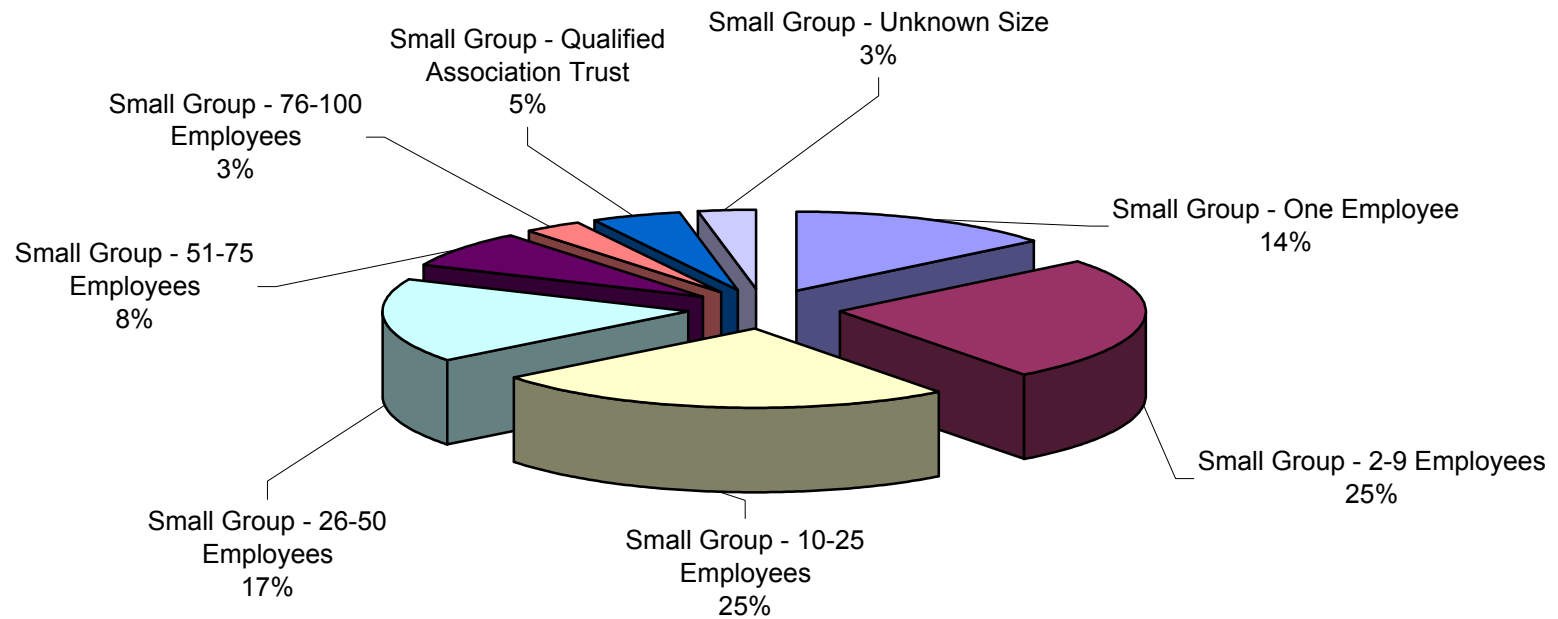
### Statewide Small Group Market Distribution by Premium



## Statewide Small Group Market Distribution by Claims



### Statewide Small Group Market Distribution by Covered Lives



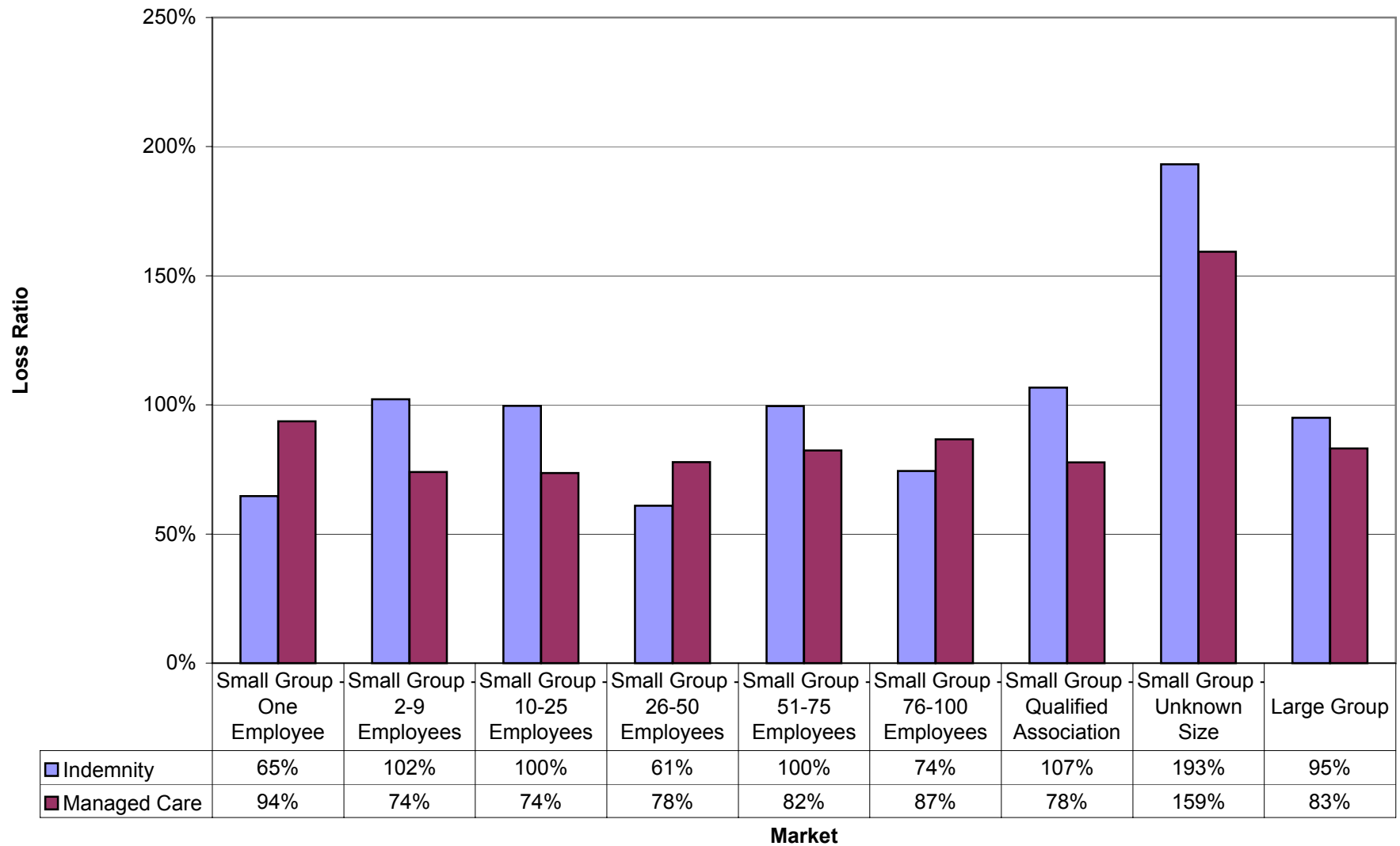
## Statewide Market Distribution

Market	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Individual	7,119	12,331	7,759	144.34	1%	63%
Group Conversion	473	1,605	1,572	282.84	0%	98%
Medicaid	9,192	18,556	11,433	168.22	2%	62%
Medicare	5,424	10,858	9,798	166.82	1%	90%
Small Group	211,343	535,398	433,112	211.11	37%	81%
Large Group	333,913	860,553	747,579	214.76	59%	87%
TOTAL	567,464	1,439,300	1,211,254	211.36	100%	84%

## Statewide Market Summary

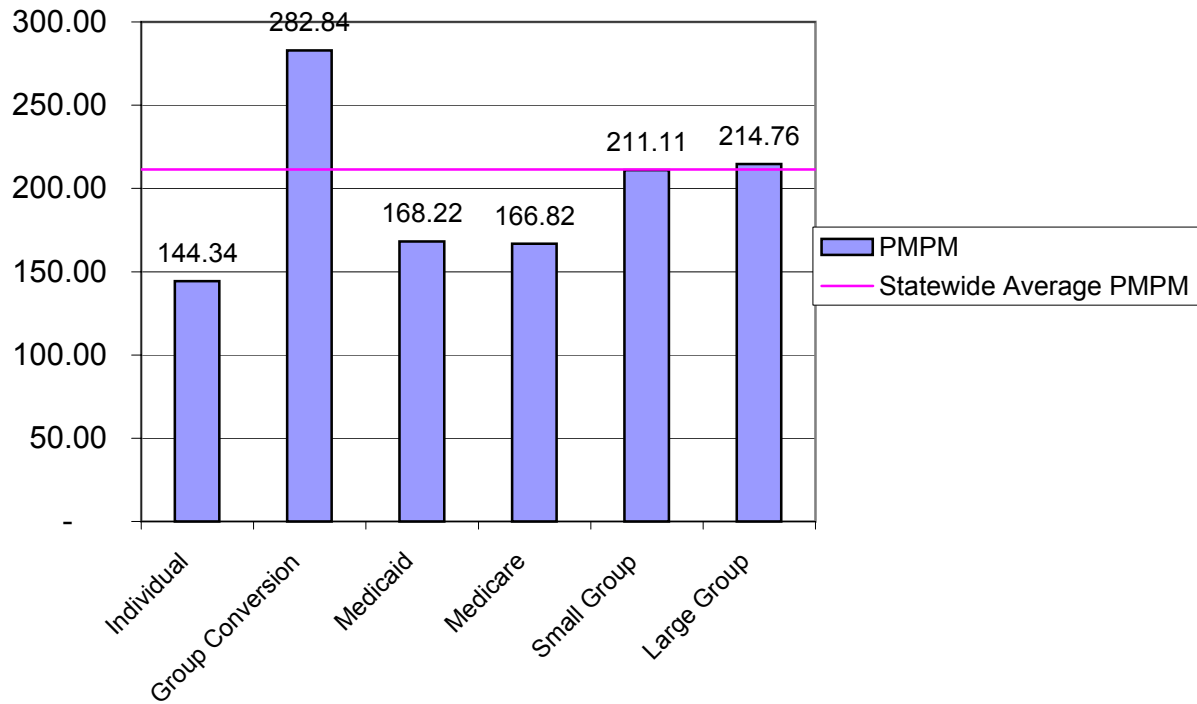
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Small Group - 26-50 Employees	36,307	96,650	76,128	221.83	6%	79%
Small Group - 51-75 Employees	15,967	40,934	34,159	213.64	3%	83%
Small Group - 76-100 Employees	6,603	16,358	14,237	206.44	1%	87%
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### Group Market Loss Ratio



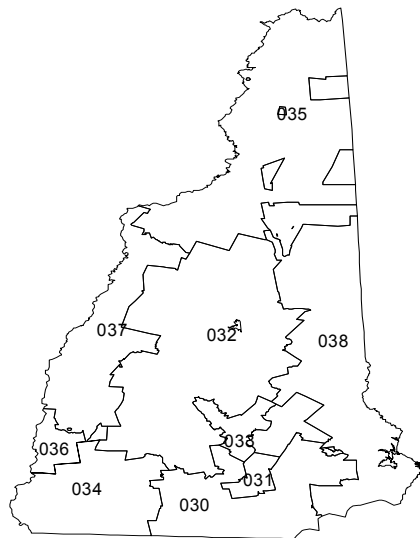
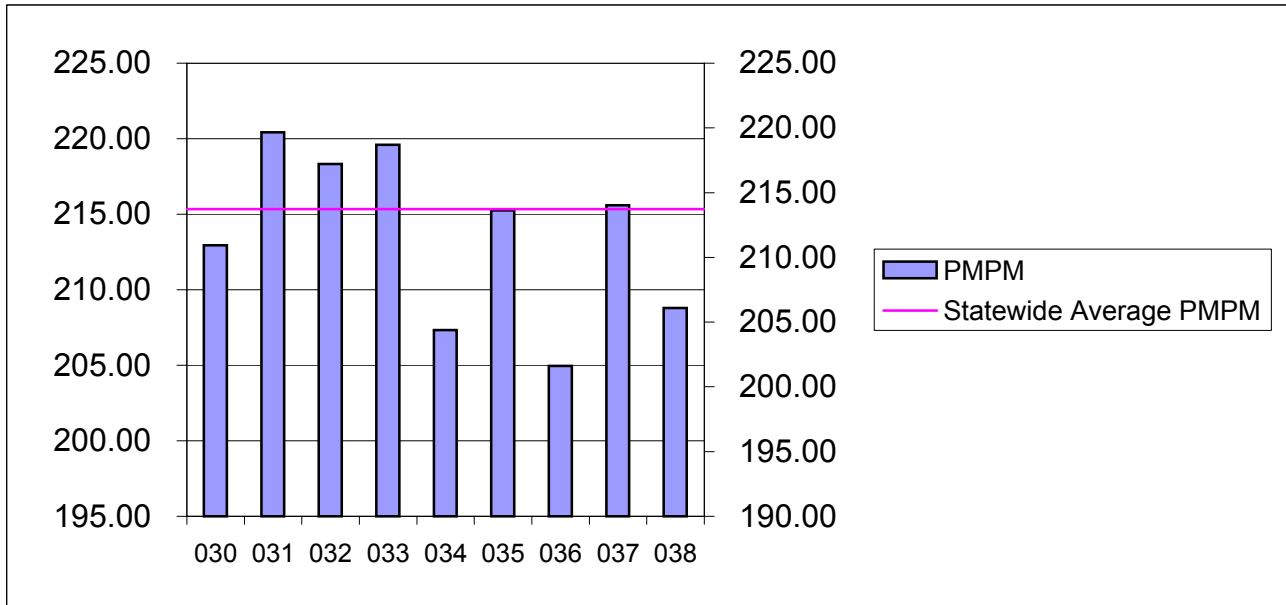


## Premiums Per Member Per Month (PMPM) by Market Category



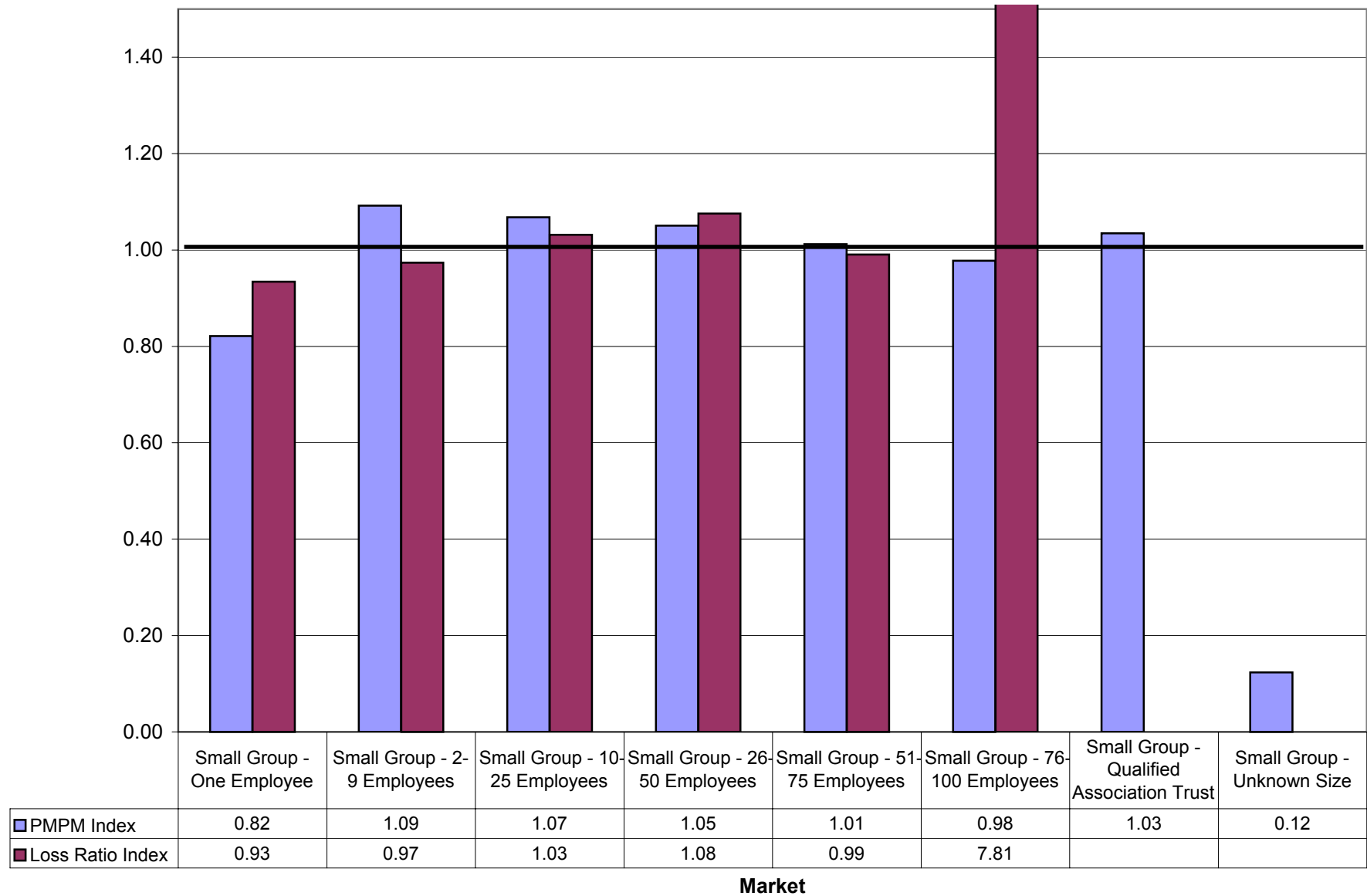
Market	PMPM
Individual	144.34
Group Conversion	282.84
Medicaid	168.22
Medicare	166.82
Small Group	211.11
Large Group	214.76
Statewide Average	211.36

# Premium Per Member Per Month (PMPM) Small Group by Geographic Area

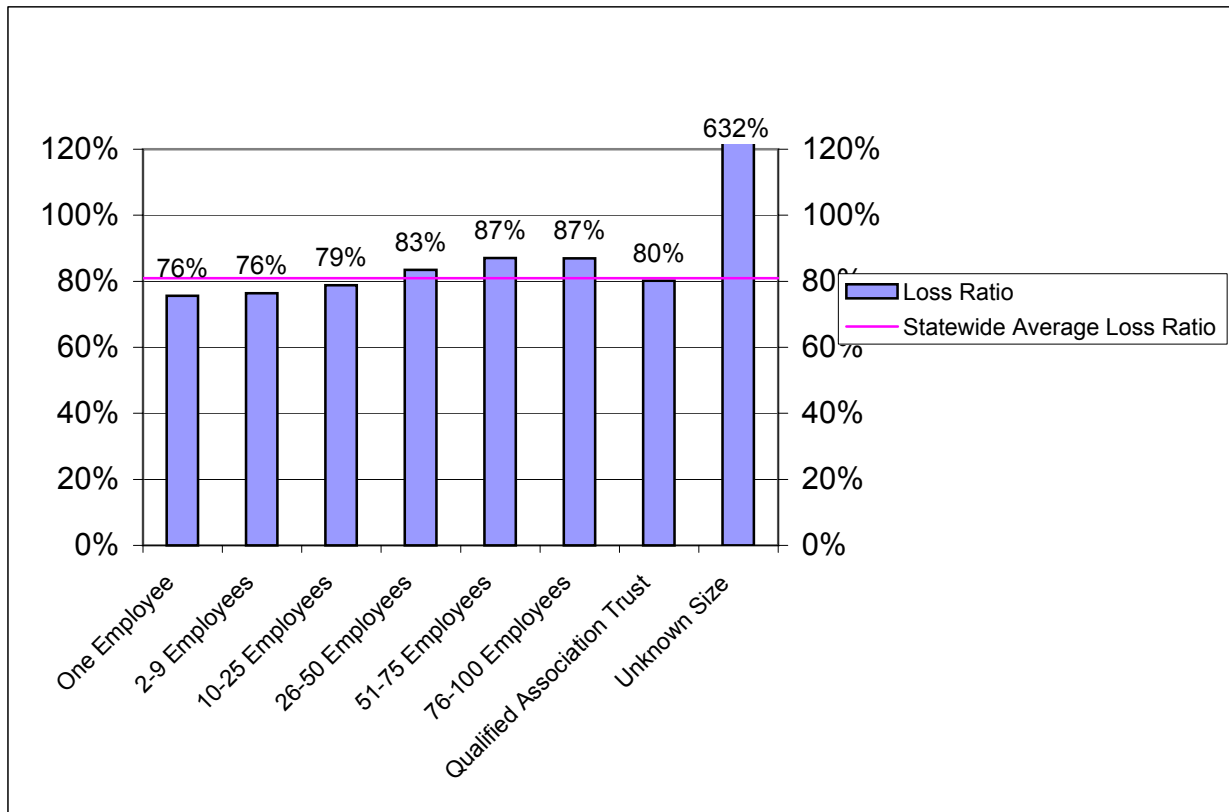


Zip Code Prefix	PMPM
030	212.94
031	220.43
032	218.32
033	219.59
034	207.33
035	215.25
036	204.95
037	215.59
038	208.80
Statewide Average	213.73

## PMPM and Loss Ratio Indices Relative to State Average by Small Group Market

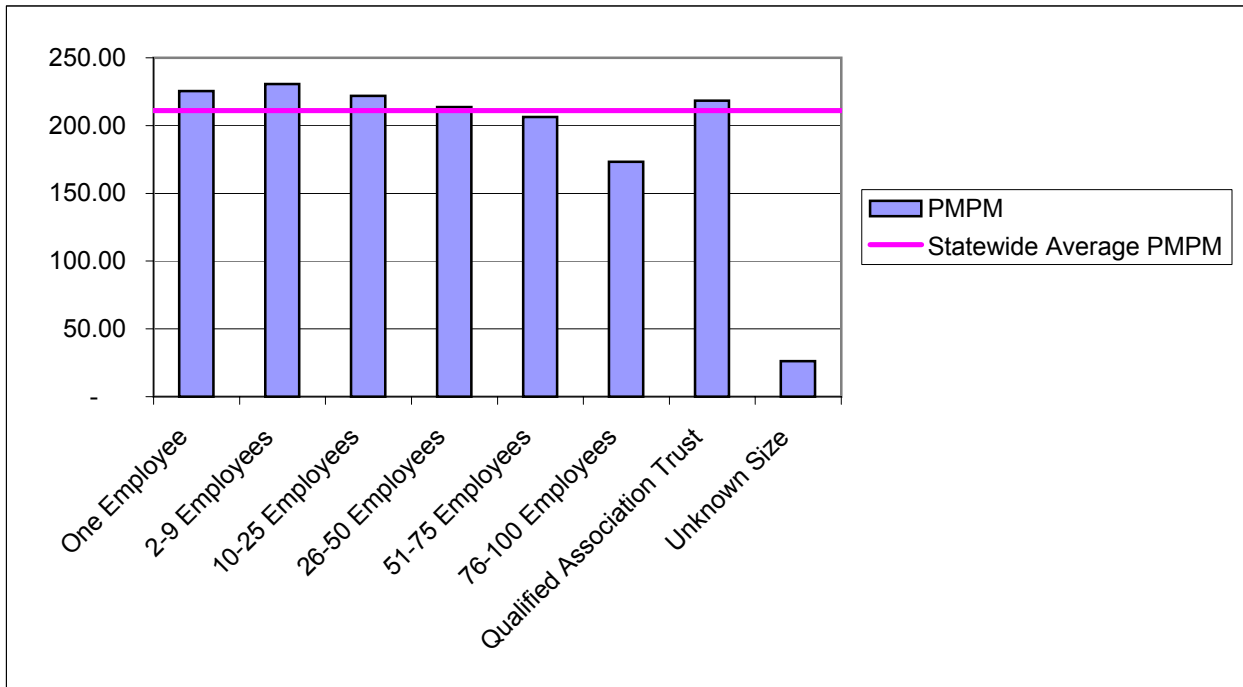


## Statewide Distribution of Loss Ratios by Small Group Market



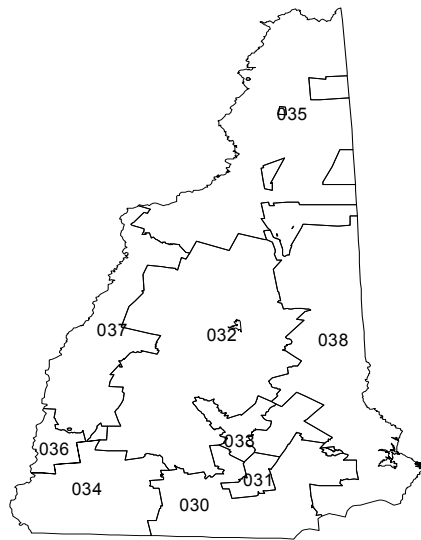
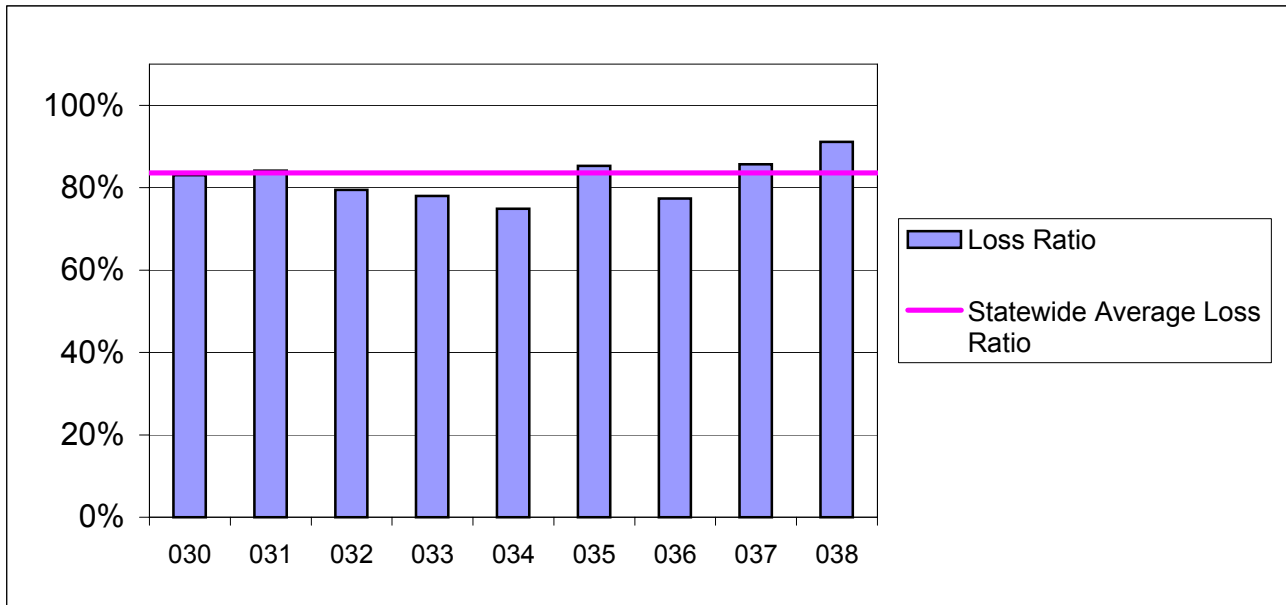
	Loss Ratio
One Employee	76%
2-9 Employees	76%
10-25 Employees	79%
26-50 Employees	83%
51-75 Employees	87%
76-100 Employees	87%
Qualified Association Trust	80%
Unknown Size	632%
Statewide Average	81%

# Premium Per Member Per Month (PMPM) Small Group by Group Size



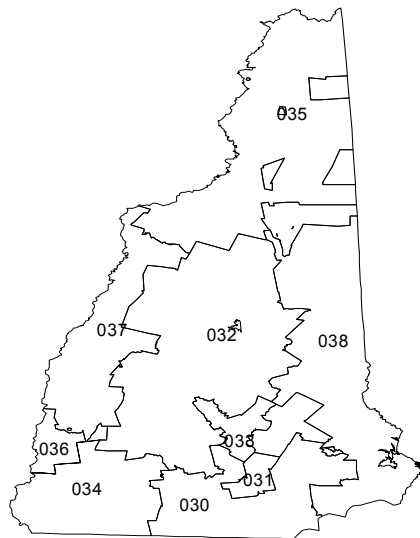
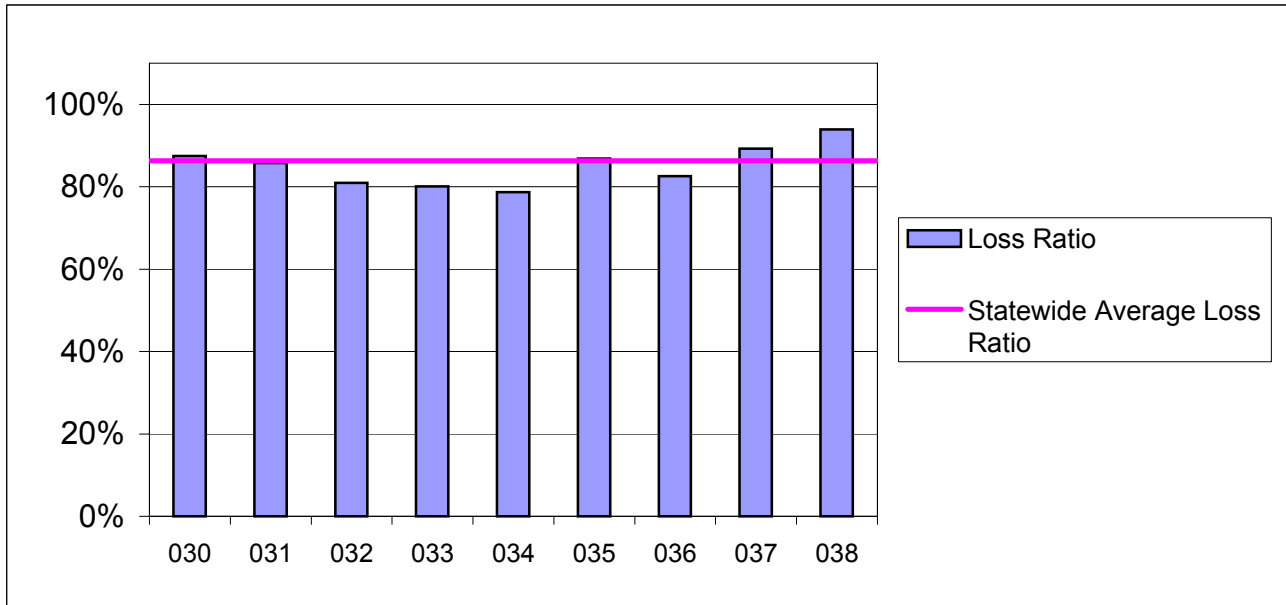
	PMPM
One Employee	225.47
2-9 Employees	230.53
10-25 Employees	221.83
26-50 Employees	213.64
51-75 Employees	206.44
76-100 Employees	173.38
Qualified Association Trust	218.43
Unknown Size	26.11
Statewide Average	211.11

## Loss Ratios by Area All Group



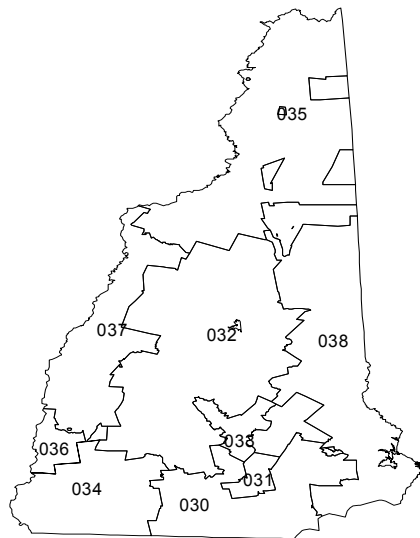
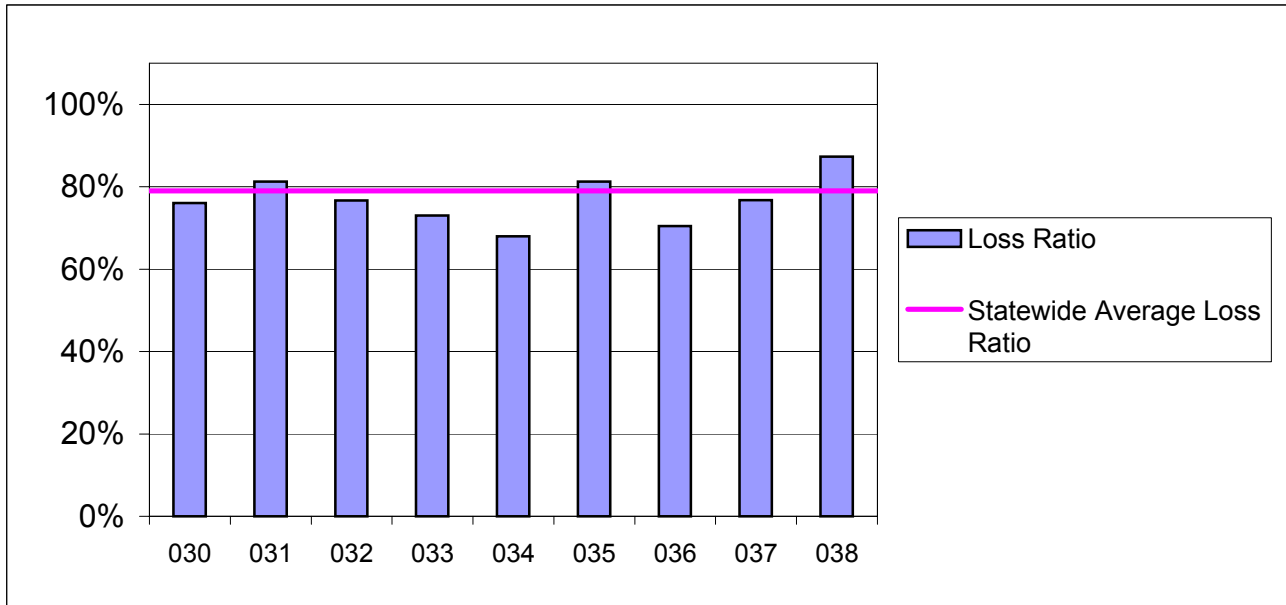
Zip Code Prefix	Loss Ratio
030	83%
031	84%
032	79%
033	78%
034	75%
035	85%
036	77%
037	86%
038	91%
Statewide Average	84%

## Loss Ratios by Area Large Group



Zip Code Prefix	Loss Ratio
030	87%
031	86%
032	81%
033	80%
034	79%
035	87%
036	83%
037	89%
038	94%
Statewide Average	86%

## Loss Ratios by Area Small Group



Zip Code Prefix	Loss Ratio
030	76%
031	81%
032	77%
033	73%
034	68%
035	81%
036	70%
037	77%
038	87%
Statewide Average	79%



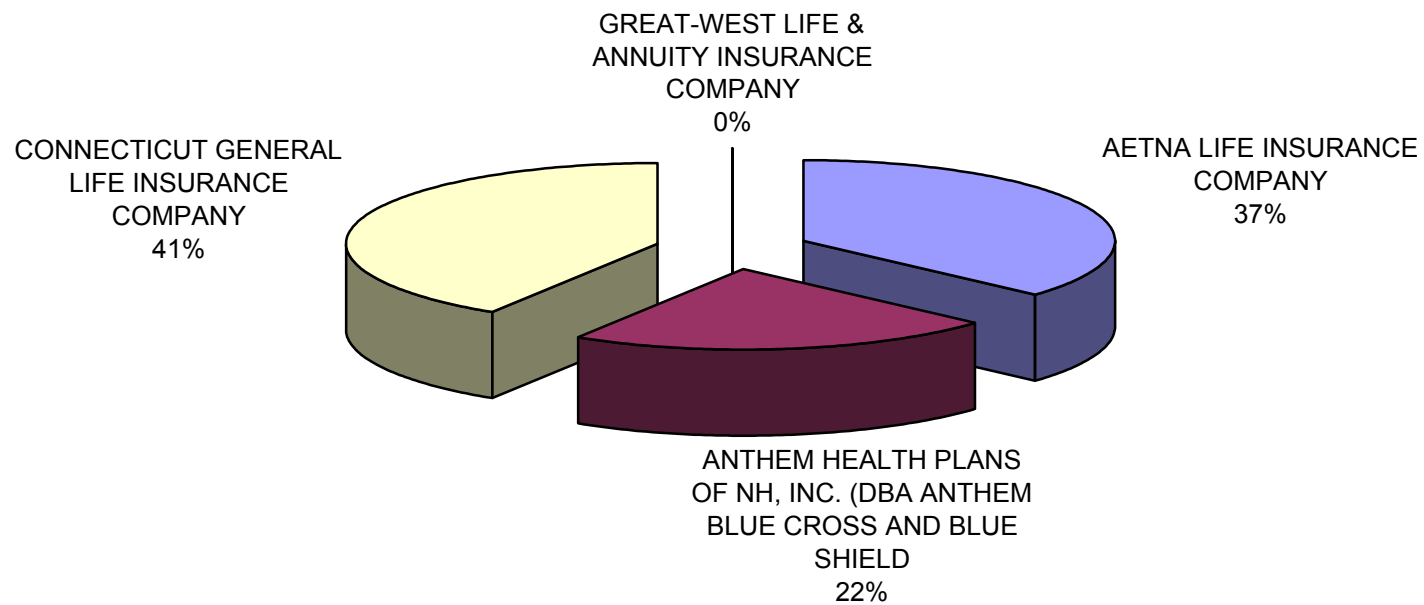
## Statewide Distribution by Type of Coverage

Carrier	Administrative Services Only w/o Stop Loss	Administrative Services Only w/ Stop Loss	Managed Care	Indemnity
AETNA LIFE INSURANCE COMPANY	25,438		1,097	243
ALTA HEALTH & LIFE INSURANCE COMPANY			10	
AMERICAN REPUBLIC INSURANCE COMPANY			49	2,285
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD	15,324	7,536	9,384	7,584
BANKERS LIFE AND CASUALTY COMPANY				19
BOSTON MUTUAL LIFE INSURANCE COMPANY				39
CELTIC INSURANCE COMPANY				1
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.			116,443	
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY				16
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	28,550		8,086	634
CONSECO INSURANCE COMPANY				22
CONSECO MEDICAL INSURANCE COMPANY				107
CONSECO SENIOR HEALTH INSURANCE COMPANY				12
CONTINENTAL CASUALTY COMPANY				804
FORTIS BENEFITS INSURANCE COMPANY			2	23
FORTIS INSURANCE COMPANY				5
GE GROUP LIFE ASSURANCE COMPANY				4
GERBER LIFE INSURANCE COMPANY				32
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	69	734	622	12
GUARANTTEE TRUST LIFE INSURANCE COMPANY				12
HARTFORD LIFE INSURANCE COMPANY				1
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.		37	30,571	
JOHN ALDEN LIFE INSURANCE COMPANY			974	206
JOHN HANCOCK LIFE INSURANCE COMPANY				36
MATTHEW THORNTON HEALTH PLAN INC	46,932	34,224	193,920	
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE			125	12,306
MUTUAL PROTECTIVE INSURANCE COMPANY				2
NATIONAL HEALTH INSURANCE COMPANY				88

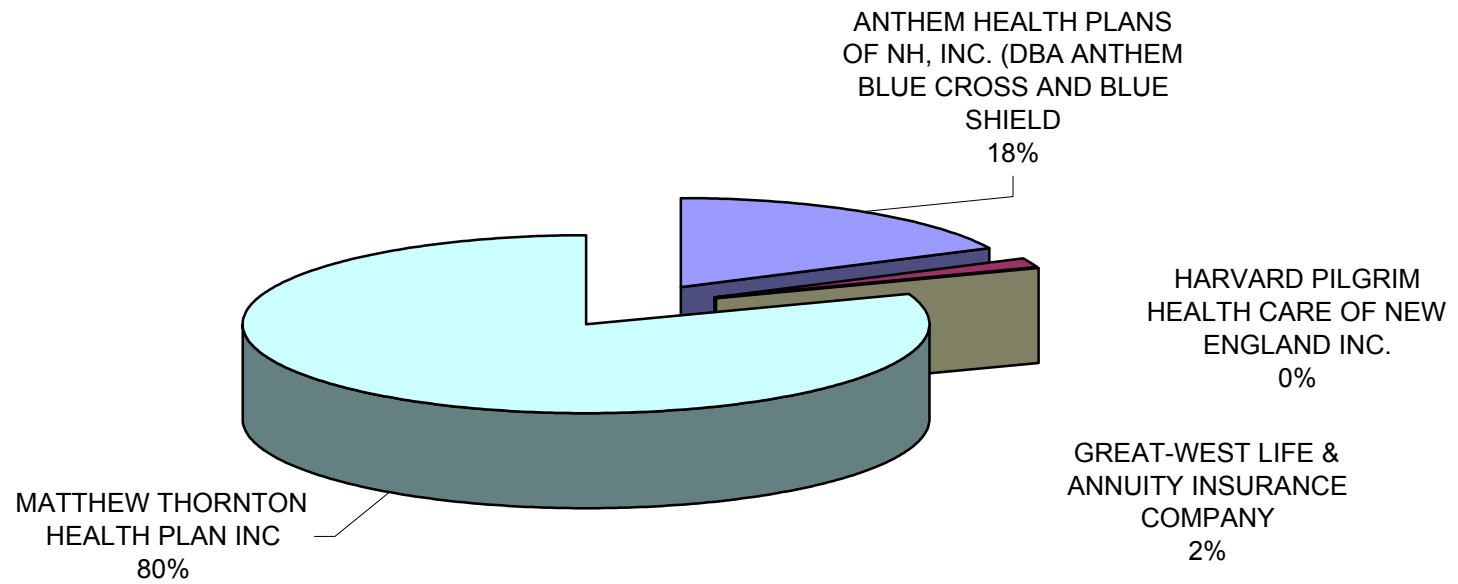
## Statewide Distribution by Type of Coverage

Carrier	Administrative Services Only w/o Stop Loss	Administrative Services Only w/ Stop Loss	Managed Care	Indemnity
NEW ENGLAND LIFE INSURANCE COMPANY			820	
NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY			33	4
NEW YORK LIFE INSURANCE COMPANY				21
PIONEER LIFE INSURANCE COMPANY				7
PRIMERICA LIFE INSURANCE COMPANY				3
RELIANCE STANDARD LIFE INSURANCE COMPANY	5			
SENTRY LIFE INSURANCE COMPANY			2	3
SENTRY SELECT INSURANCE COMPANY				58
TRUSTMARK INSURANCE COMPANY			102	
UNION FIDELITY LIFE INSURANCE COMPANY				18
UNION LABOR LIFE INSURANCE COMPANY		857		57
WORLD INSURANCE COMPANY				138

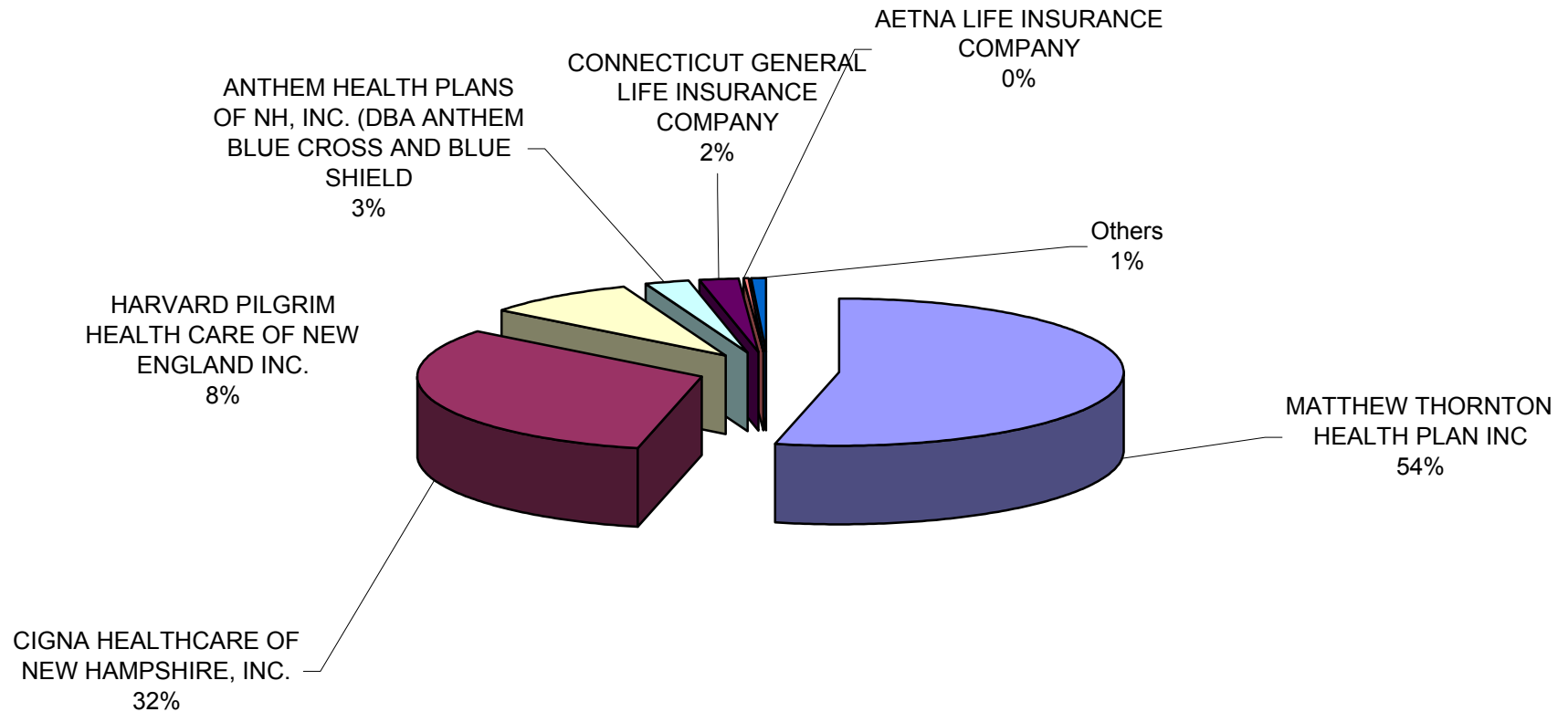
**Statewide Distribution  
Administrative Services Only without Stop Loss**



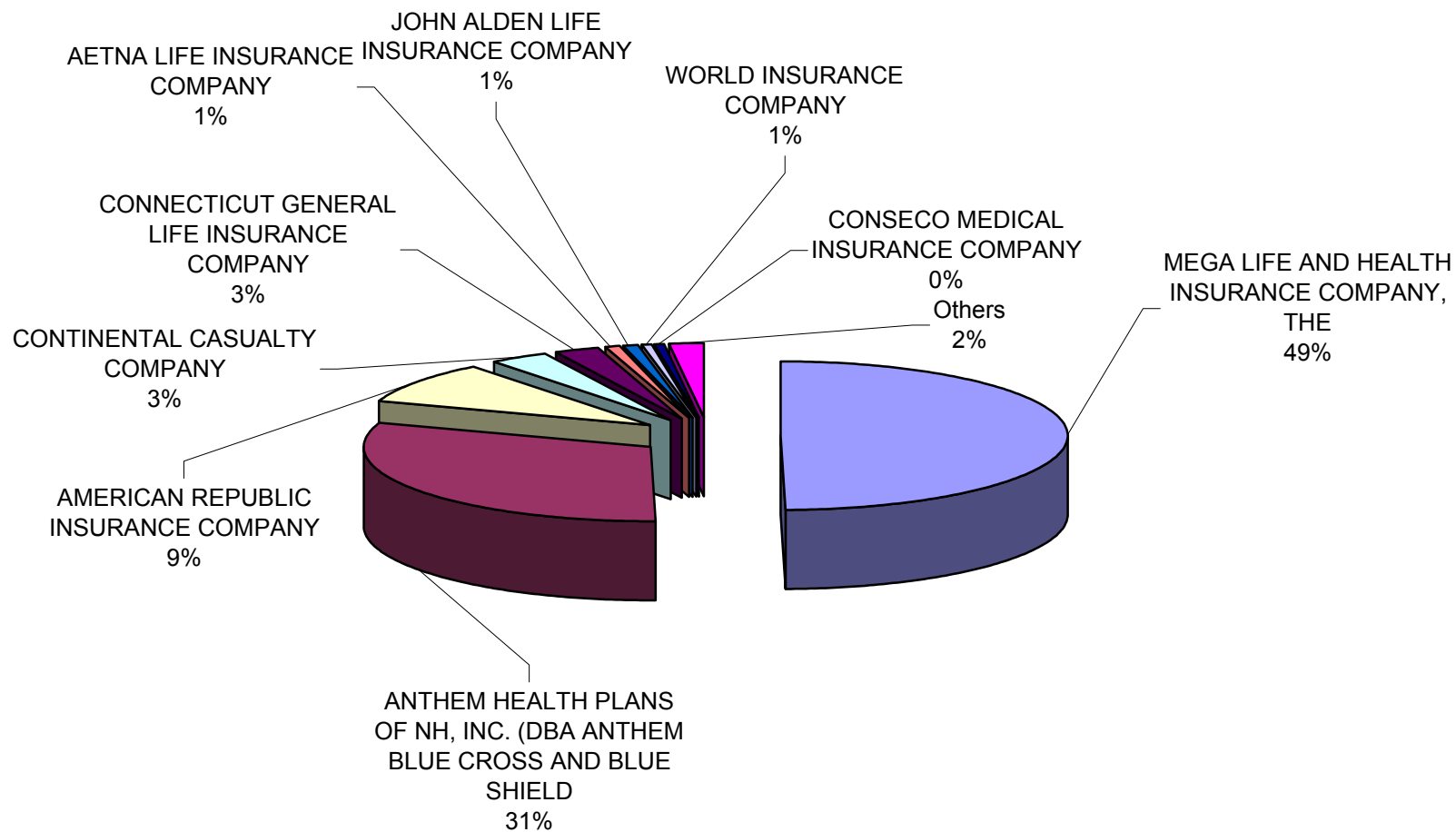
# Statewide Distribution Administrative Services Only with Stop Loss



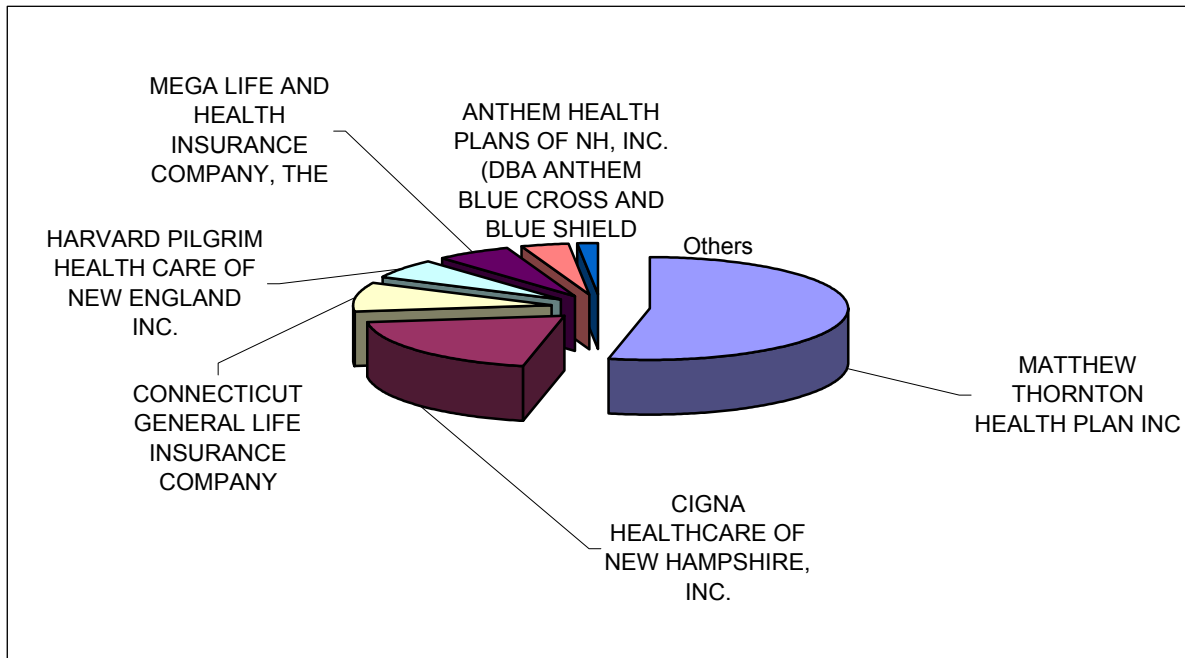
## Statewide Distribution Managed Care



## Statewide Distribution Indemnity

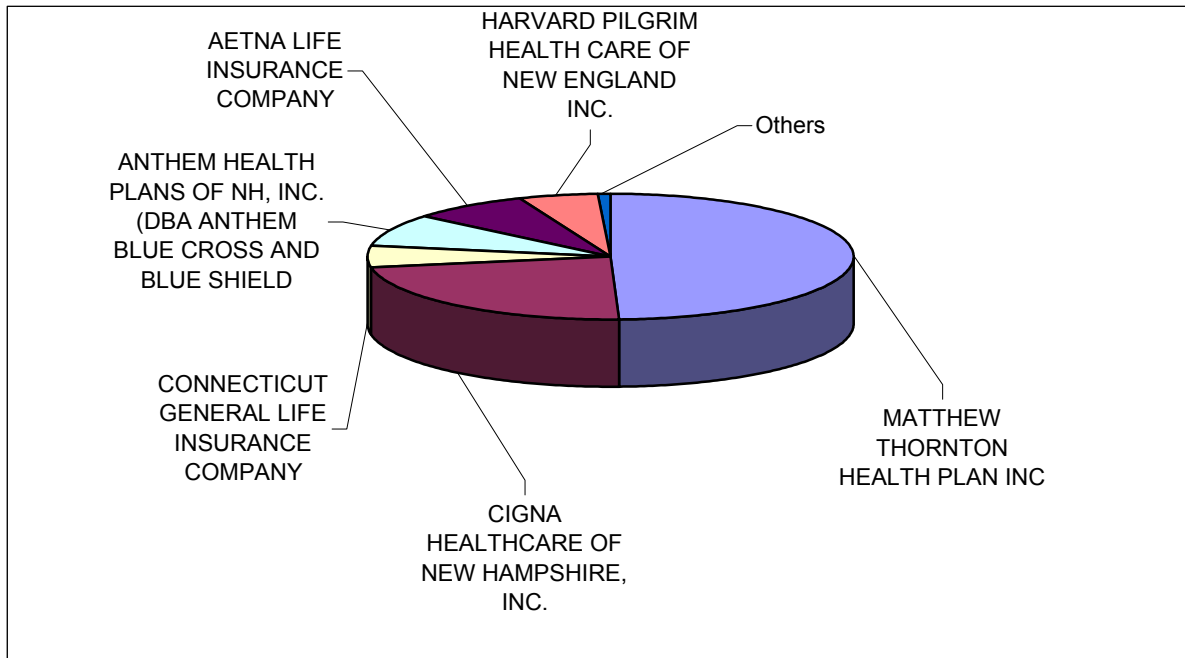


## Statewide Market Share by Company Small Group



Carrier	Covered Lives	Market Share
MATTHEW THORNTON HEALTH PLAN INC	109,860	53%
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	40,432	20%
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	18,825	9%
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	12,464	6%
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	12,431	6%
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	8,292	4%
Others	3,367	2%

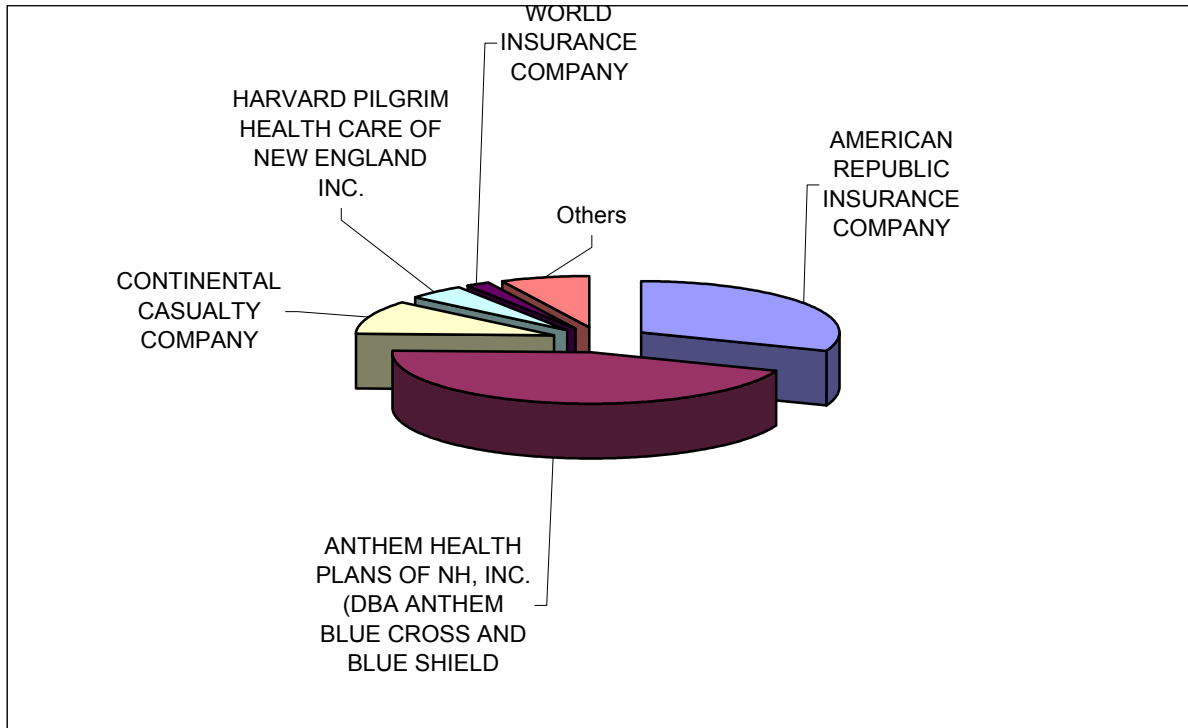
## Statewide Market Share by Company Large Group



Carrier	Covered Lives	Market Share
MATTHEW THORNTON HEALTH PLAN INC	165,216	50%
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	75,734	23%
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	18,445	6%
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	28,128	8%
AETNA LIFE INSURANCE COMPANY	25,668	8%
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	17,790	5%
Others	2,504	1%



# Statewide Market Share by Company Individual

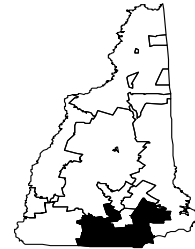
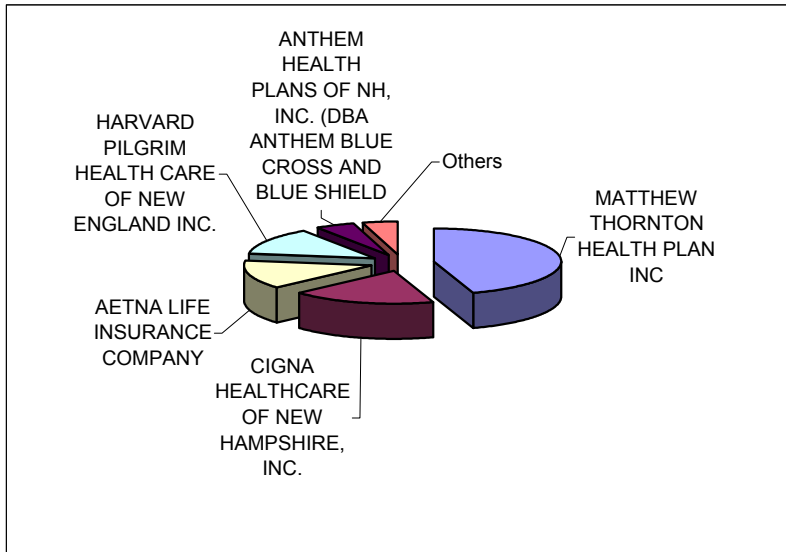


Carrier	Covered Lives	Market Share
AMERICAN REPUBLIC INSURANCE COMPANY	2,334	31%
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	3,408	45%
CONTINENTAL CASUALTY COMPANY	804	11%
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	354	5%
WORLD INSURANCE COMPANY	138	2%
Others	554	7%

# Statewide Market Share by Company

## Large Group

### Zip Area 030

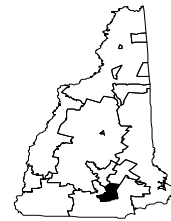
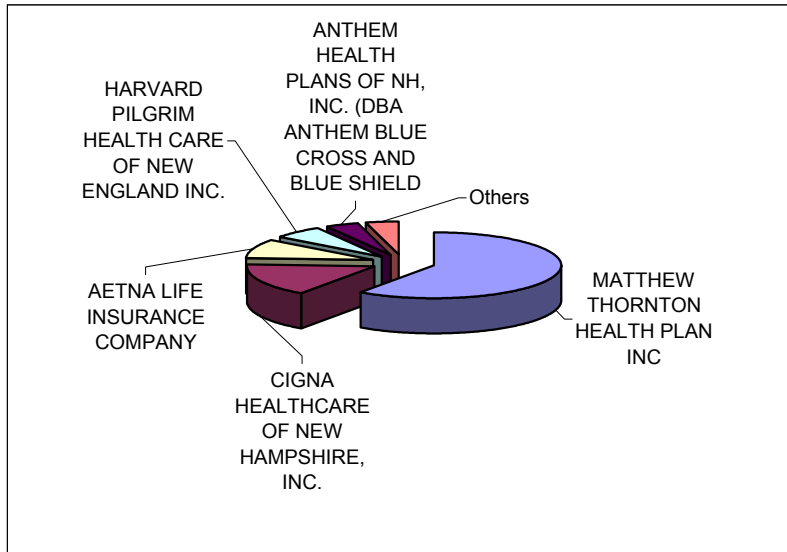


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	35,388
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	14,360
AETNA LIFE INSURANCE COMPANY	10,829
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	10,572
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	3,816
Others	3,525

# Statewide Market Share by Company

## Large Group

### Zip Area 031

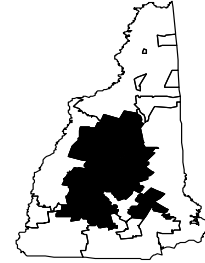
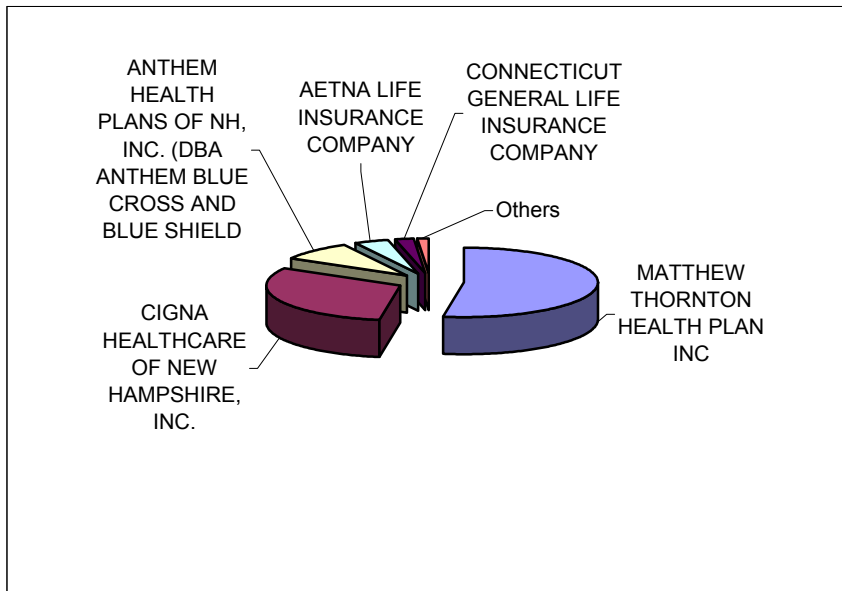


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	20,760
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	5,551
AETNA LIFE INSURANCE COMPANY	3,351
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	2,207
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	1,368
Others	1,492

# Statewide Market Share by Company

## Large Group

### Zip Area 032

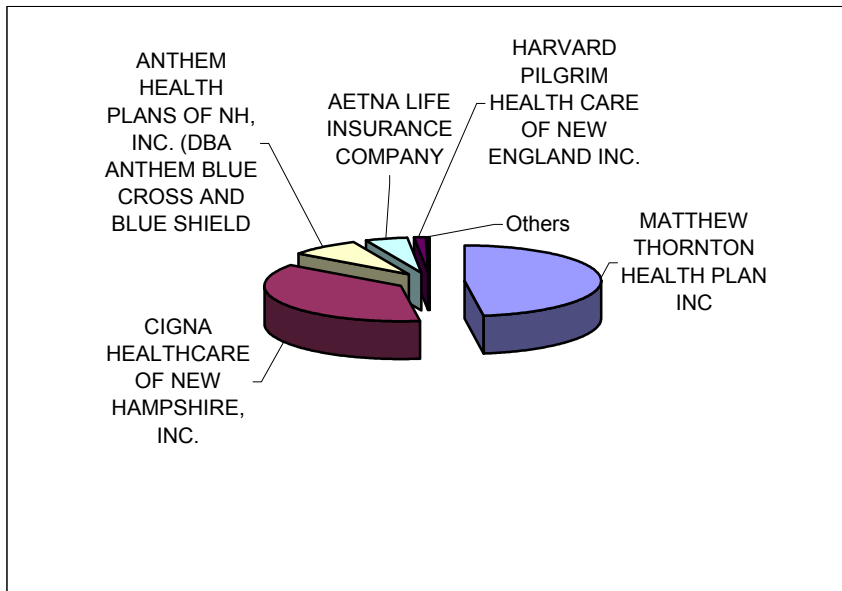


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	27,444
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	16,058
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	4,704
AETNA LIFE INSURANCE COMPANY	2,116
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	1,107
Others	781

# Statewide Market Share by Company

## Large Group

### Zip Area 033

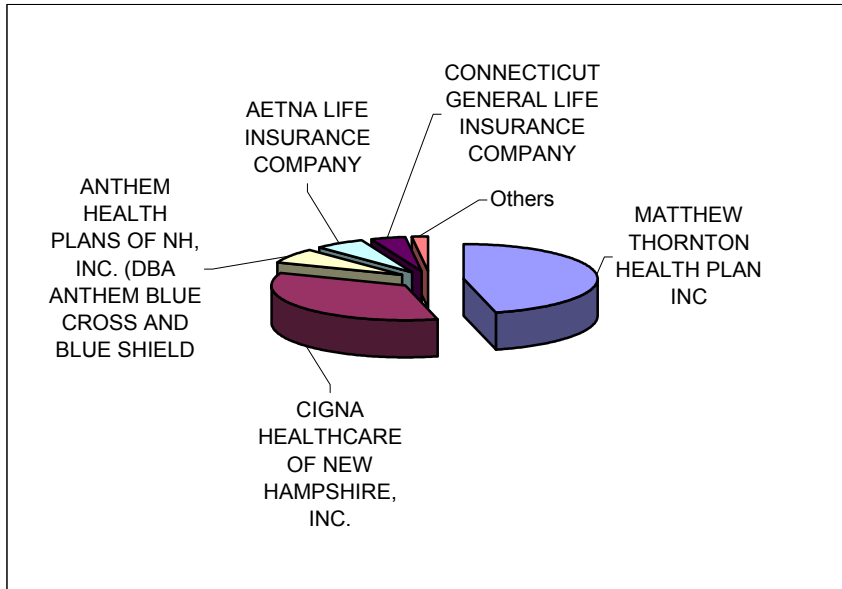


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	9,876
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	7,743
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	1,704
AETNA LIFE INSURANCE COMPANY	1,062
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	287
Others	31

# Statewide Market Share by Company

## Large Group

### Zip Area 034

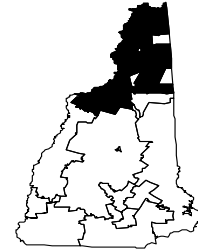
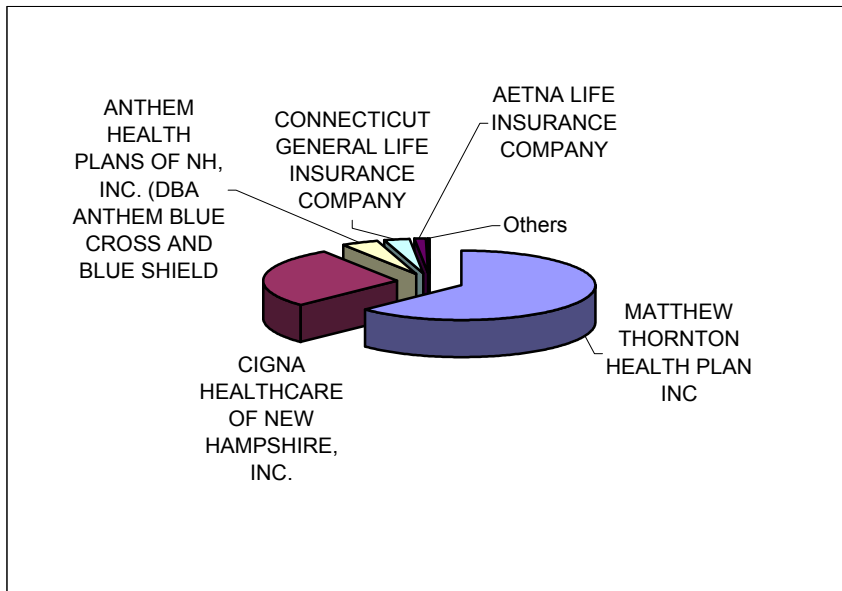


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	7,968
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	6,001
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	1,200
AETNA LIFE INSURANCE COMPANY	1,103
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	708
Others	328

# Statewide Market Share by Company

## Large Group

### Zip Area 035

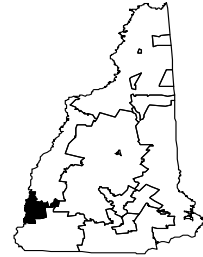
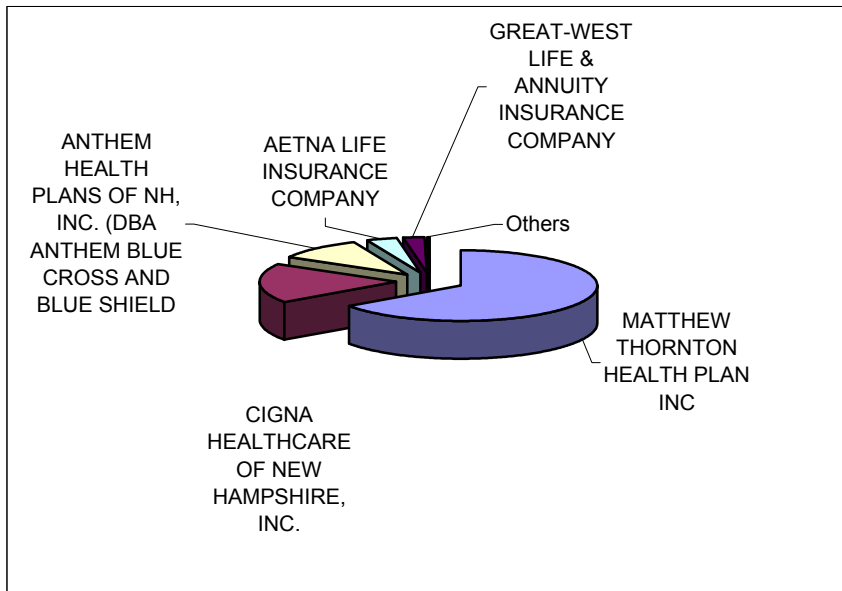


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	7,452
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	3,322
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	528
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	360
AETNA LIFE INSURANCE COMPANY	195
Others	18

# Statewide Market Share by Company

## Large Group

### Zip Area 036



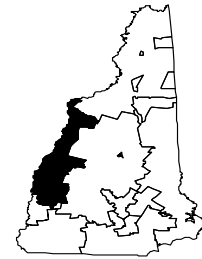
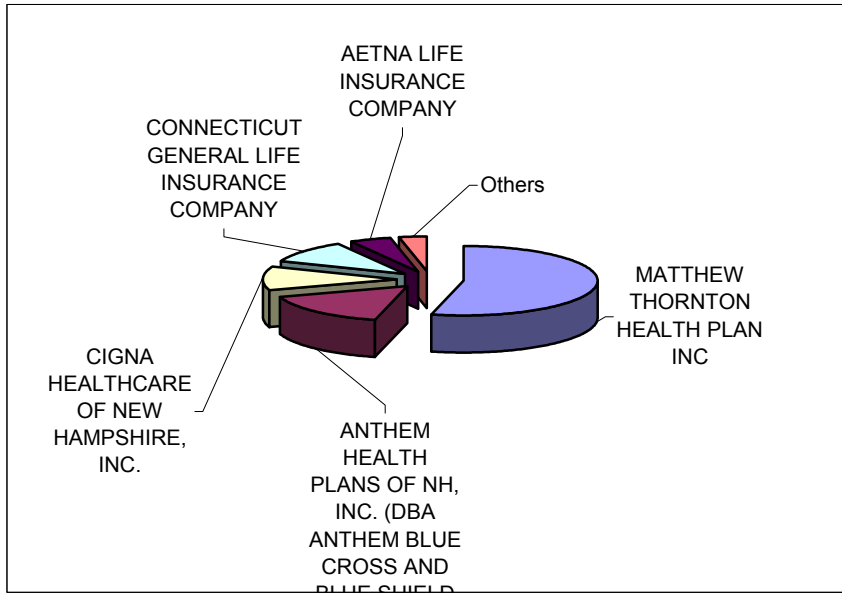
Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	1,428
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	390
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	228
AETNA LIFE INSURANCE COMPANY	77
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	53
Others	9



# Statewide Market Share by Company

## Large Group

### Zip Area 037

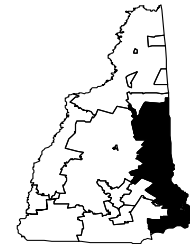
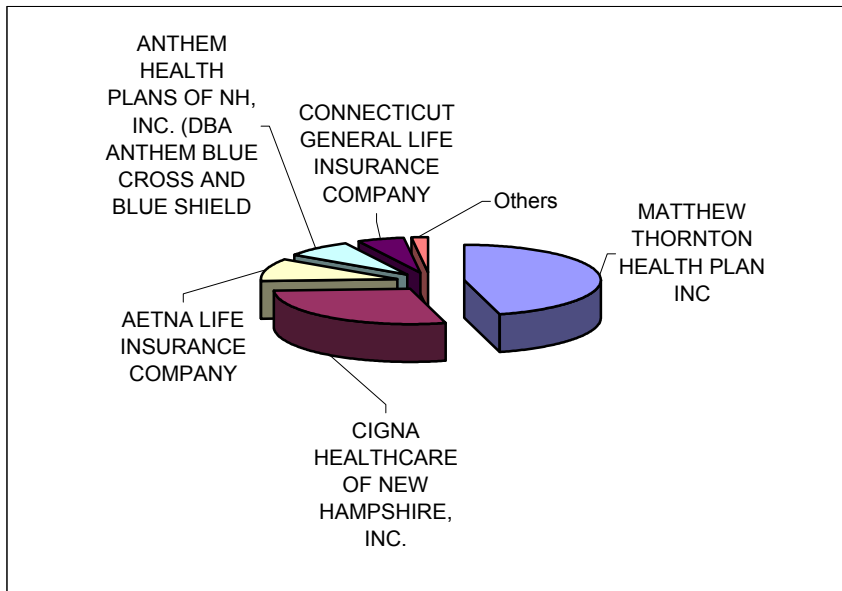


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	11,376
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	3,384
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	2,356
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	2,184
AETNA LIFE INSURANCE COMPANY	1,046
Others	720

# Statewide Market Share by Company

## Large Group

### Zip Area 038

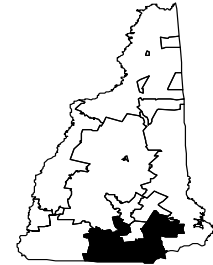
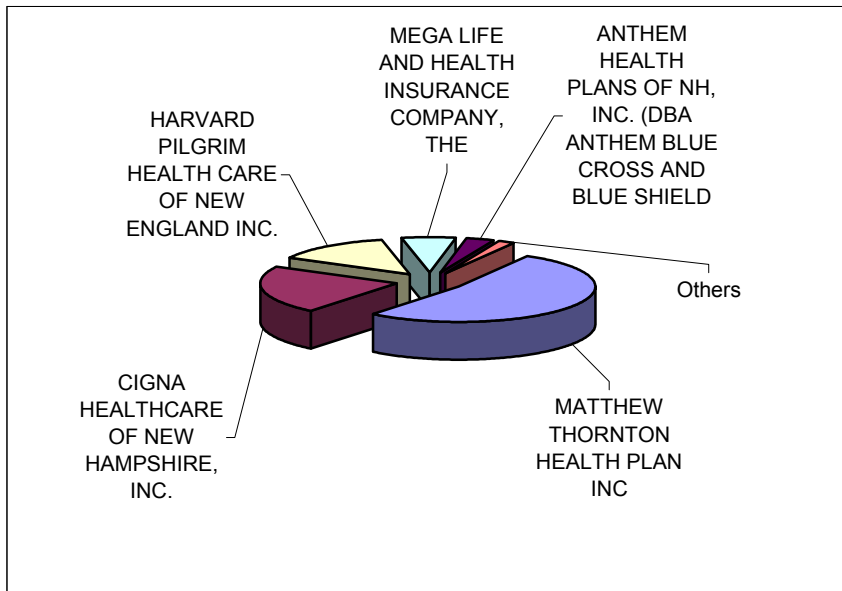


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	26,700
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	16,440
AETNA LIFE INSURANCE COMPANY	5,889
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	4,668
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	3,286
Others	1,152

# Statewide Market Share by Company

## Small Group

### Zip Area 030

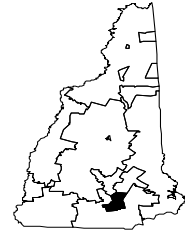
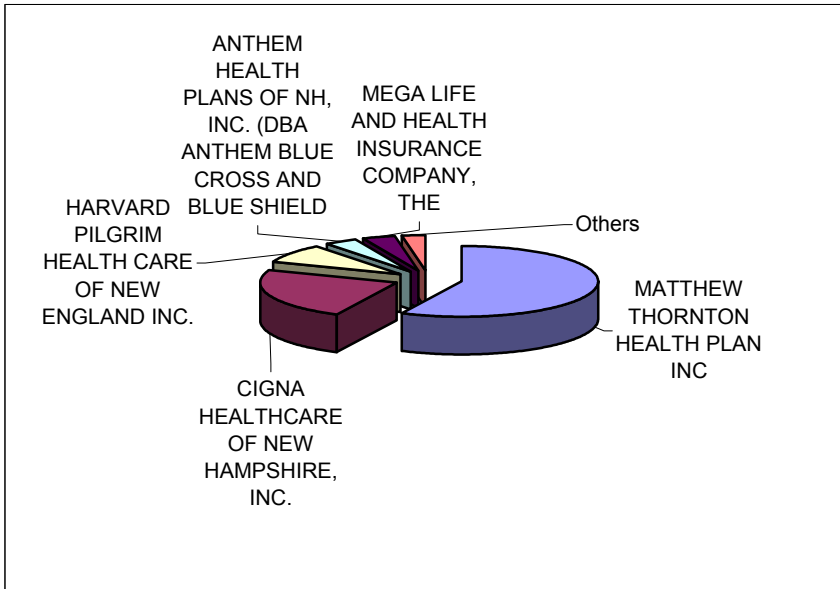


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	23,976
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	10,076
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	6,288
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	2,968
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	1,536
Others	827

# Statewide Market Share by Company

## Small Group

### Zip Area 031

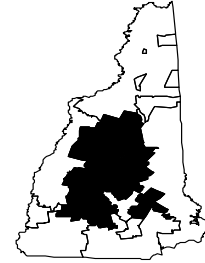
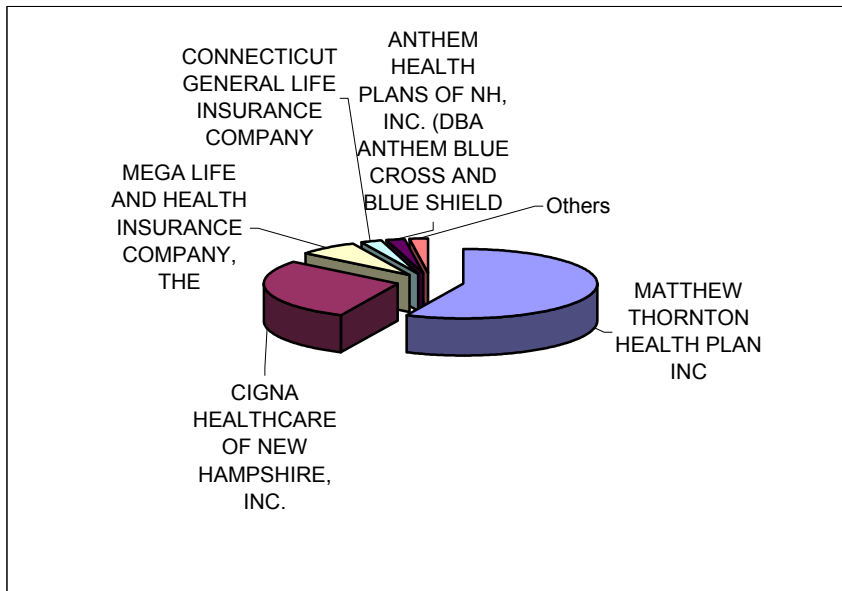


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	10,716
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	4,392
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	1,634
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	744
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	697
Others	532

# Statewide Market Share by Company

## Small Group

### Zip Area 032

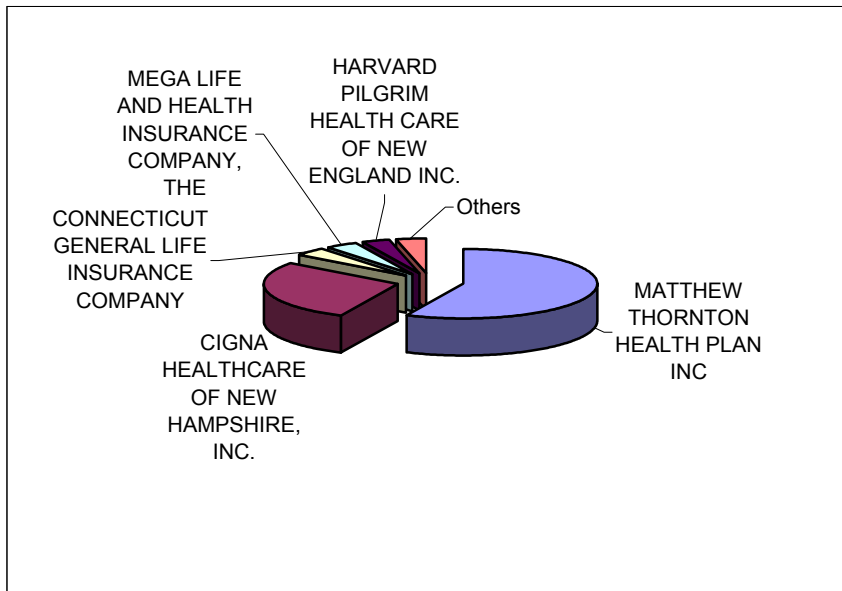


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	16,344
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	8,332
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	2,058
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	706
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	672
Others	628

# Statewide Market Share by Company

## Small Group

### Zip Area 033

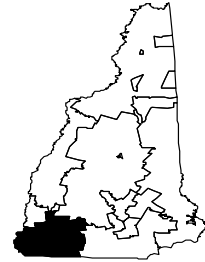
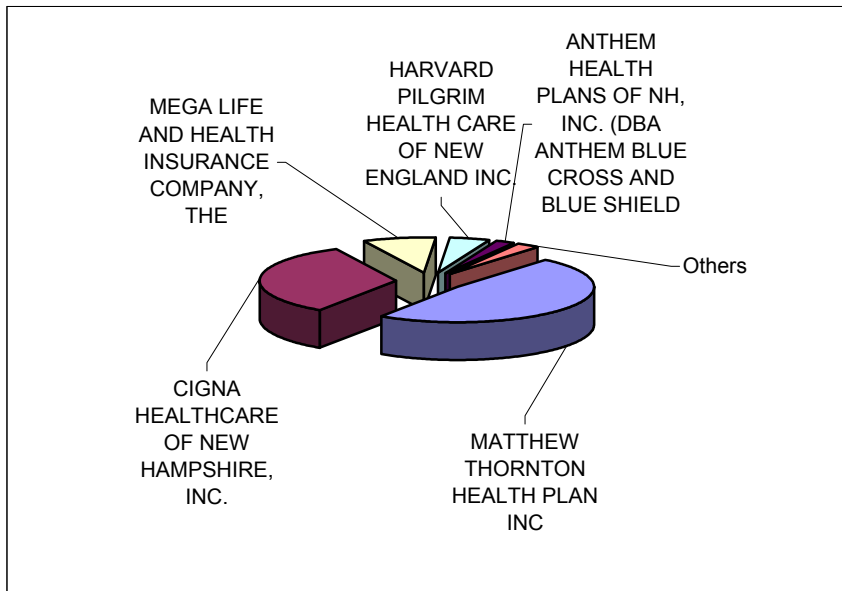


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	5,208
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	2,609
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	359
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	336
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	315
Others	329

# Statewide Market Share by Company

## Small Group

### Zip Area 034

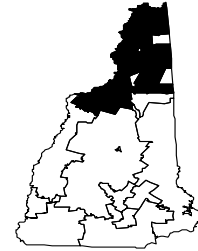
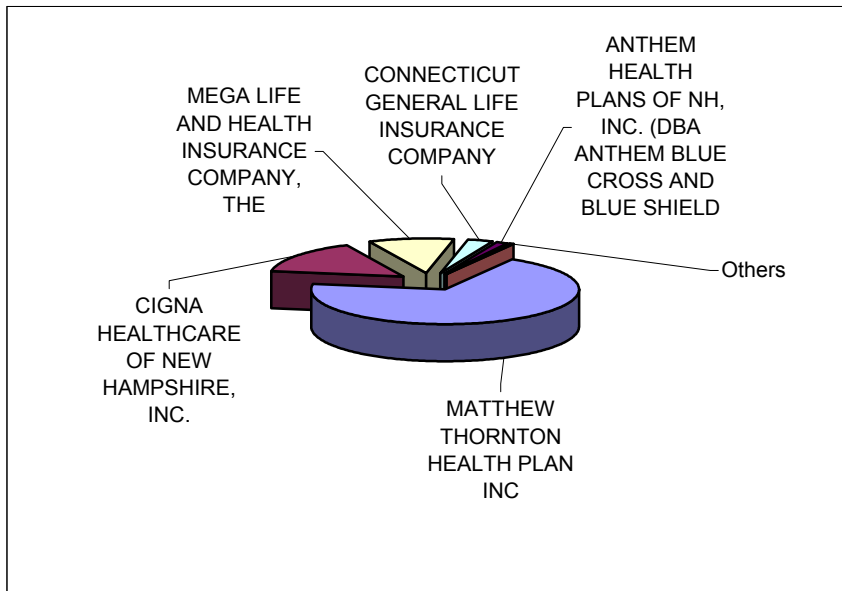


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	4,980
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	3,454
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	887
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	472
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	240
Others	277

# Statewide Market Share by Company

## Small Group

### Zip Area 035



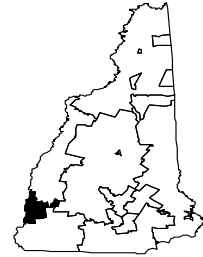
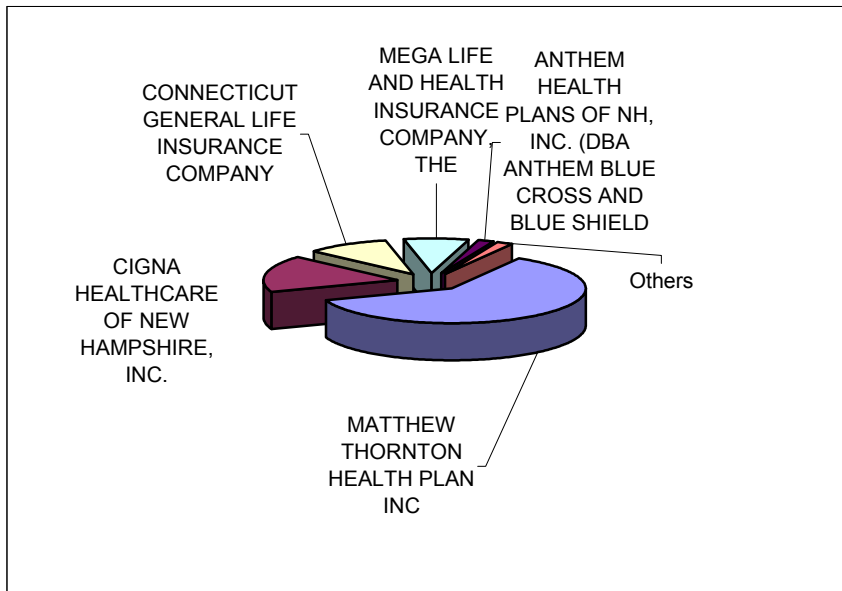
Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	3,528
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	786
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	526
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	164
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	60
Others	34



# Statewide Market Share by Company

## Small Group

### Zip Area 036

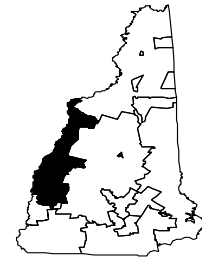
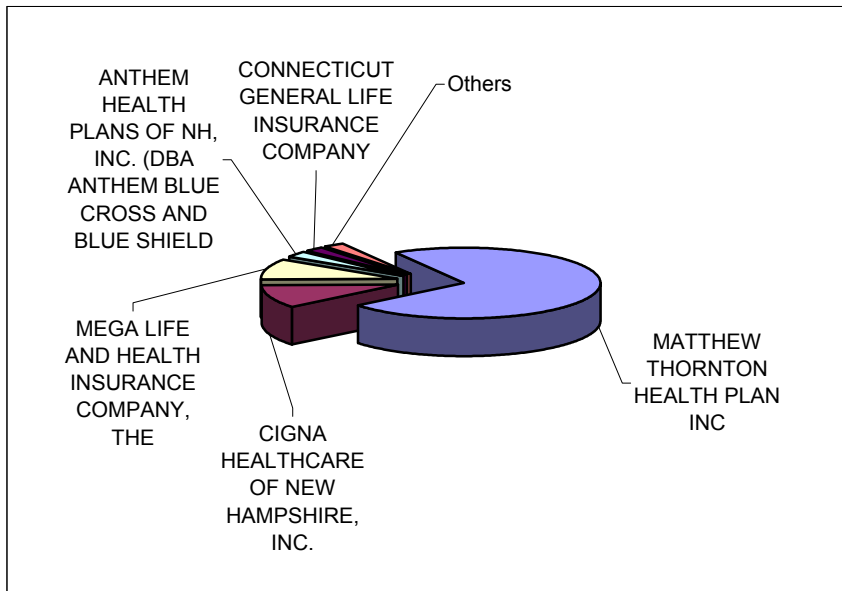


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	1,068
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	299
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	174
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	136
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	36
Others	34

# Statewide Market Share by Company

## Small Group

### Zip Area 037

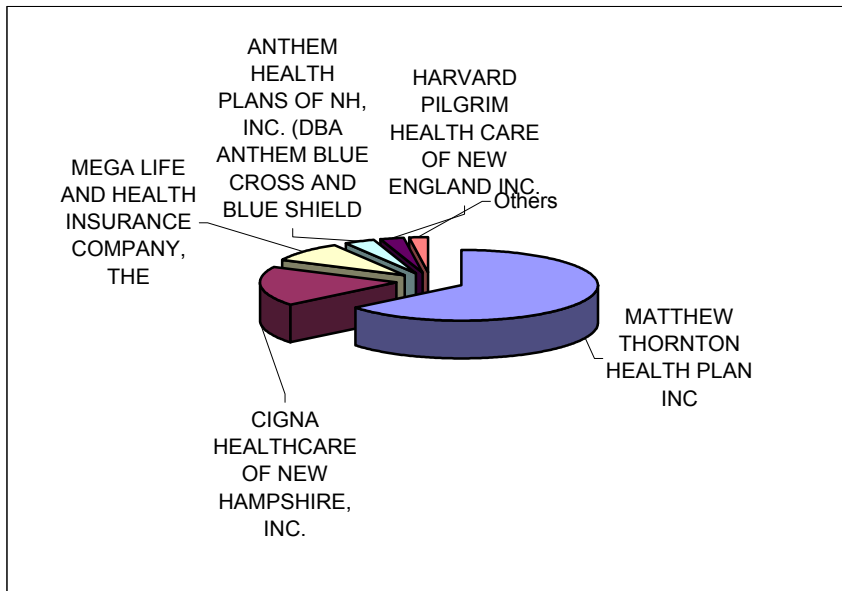


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	5,664
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	842
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	722
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	228
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	179
Others	188

# Statewide Market Share by Company

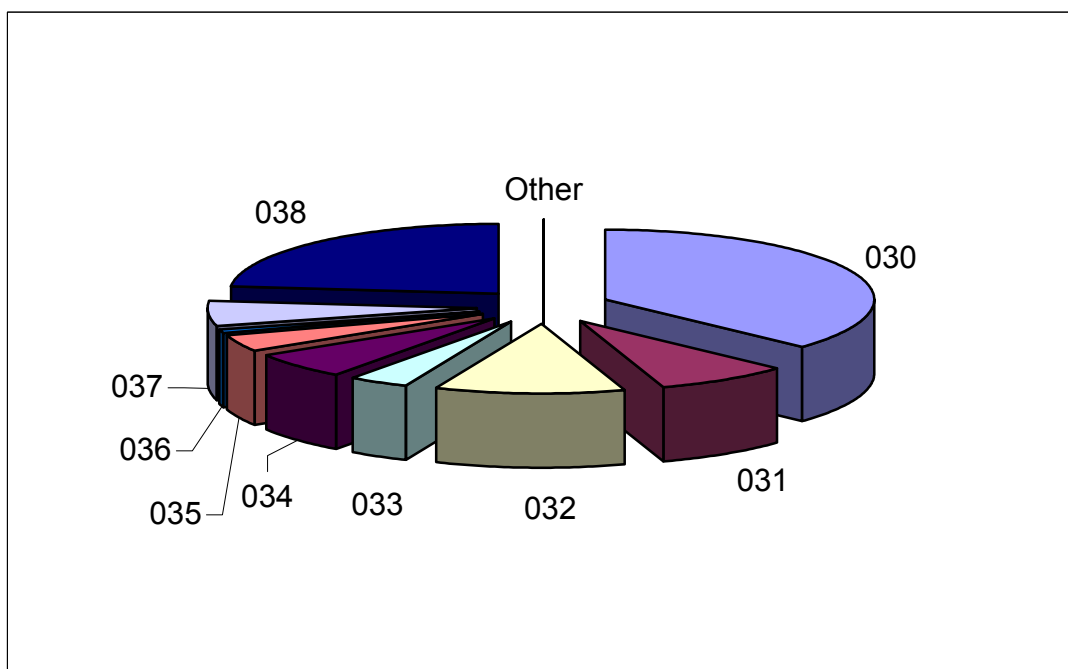
## Small Group

### Zip Area 038



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	26,772
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	7,467
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	3,873
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	1,536
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	1,084
Others	953

## Statewide Market Share by Area Individual Market



Geographic Area	Covered Lives
030	2,592
031	564
032	796
033	254
034	432
035	277
036	51
037	411
038	1,631
Other	1